

LAKSHMI IN THE MARKET PLACE:

Traders and Farmers in a North Indian Market

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ABSTRACT

This thesis examines the cultural and structural aspects of a North Indian wholesale market (*mandi*) at which agriculturalists sell their products, the marketing process, and the relationships between the buyer and sellers who use that market. The thesis is divided into seven chapters.

Chapter 1 describes the aim of the thesis, and relevant theoretical perspectives, and suggests that comprehending Indian society requires the use of a context-specific approach. Chapter 2 presents a general picture of Muzaffarnagar District, with brief reference to its topology, history, and communication networks. Special attention is paid to economic and socio-cultural structures relevant to activities in the *mandi*, and the factors that made Baniyās (a Hindu trading caste) the most wealthy and influential caste group, and the largest landholders during the colonial period, at the expense of traditional landholders who consequently became their tenants and debtors. I also describe how, after Independence, traditional cultivating castes regained much of the land they had lost, and the influential status of Baniyās declined.

Chapter 3 describes the ritual meanings of land, crop production and different models of exchange from the point of view of agriculturalists who today sell

their crops in the market. Chapter 4 presents a general picture of the market organization of Muzaffarnagar District, a description of the *mandi*, the relationship between state and the *mandi*, and discusses the relationships and backgrounds of three groups--traders, business clerks, and labourers --who work in the *mandi*.

Chapter 5 is concerned with the ritual dimension of traders' commercial activities. I describe four main analytically distinct sets of beliefs and rituals which are concerned with the moral justifications of commercial activities, ensure success and profit, the prediction of profit and loss and the conversion of inauspicious profit into auspicious profit. The distinctive beliefs and ritual practices and distinctive moral perspectives of the traders clarify the importance of incorporating an awareness of contextually and multiple value systems within a culture in sociological analysis. Chapter 6 deals with the marketing process in the *mandi*, the manner in which traders initiate and maintain long-term relationships with their clients, their images of each other and their differing perspectives regarding market exchange, profit, wealth, prestige, and so on. I also demonstrate that exchange in the *mandi* is significantly influenced by local cultural meanings that are not comprehensible in terms of a formalist model of economic behaviour.

In the final chapter, the conclusion is drawn that actors in India not only adopt varying strategies and

moral perspectives to adjust to many different types of situations, but also that these strategies are context specific. I argue that there are multiple interpretive codes and values available for use within a single situation in Indian society, and I describe how Baniya traders follow their own distinctive model of behaviour, a model different from both the kingly and priestly models, in order to gain profit and wealth. I have also argued that it is impossible to separate the "religious" clearly from the "economic" in Indian society, and that traditional *jajmānī* relationships within a village can no longer be discussed in isolation from wider political and economic contexts.

Finally, I have argued that the particular form that South Asian market relationships assume cannot be understood apart from the broad cultural milieu. In general, it is argued that Indian society cannot be understood in terms derived from European social and religious categories. Indian society can only be finally interpreted in terms of indigenous categories and meanings, and the multiplicity of social values found in this transactionally complex society.

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While acknowledging the debt I owe to others, the responsibility for any error of interpretation and representation lies entirely with me.

A note on Non-English Words Used in the Thesis

I have tried to avoid overburdening the text with Hindi terms, but I have used such terms where they are frequently employed in the sociological and anthropological literature, and in case where straightforward English translations are unavailable. Most of the non-English words which are used frequently in this thesis are listed in the glossary, and they are also explained as they appear in the text. Throughout the text most Hindi words italicized. I employ the convention of adding "s" to form the plural (e.g. *kisāns*). The common translation uses diacritical marks (as in *āṛhat*) which are hard to print. The transliteration system of Hindi terms that I have followed in the text is as follows:

Hindi (Devanagari) alphabet

a ā i ī u ū e o e ai o au ā ṛ

k kh g gh ṅ ch chh j jh ṇ ṭ ṭh ḍ

ḍh ṇ ṭ ṭh ḍ dh ṇ p ph b bh m y

r l v/w sh/ś sh s h.

CHAPTER ONE

INTRODUCTION

Aim of the Thesis and Relevant Theoretical Perspectives

The purpose of this study is to analyse the cultural and structural aspects of an Indian wholesale market place (*mandī*). I have chosen to study a very large wholesale market at which agricultural production--mainly sugar-cane products--are bought and sold. This wholesale market is located in Muzaffarnagar city, situated in the north-western part of Uttar Pradesh (U.P.) state, India. I shall pay particular attention to the relationships between Hindu agriculturalists (the Hindi term is *kisān*: see note to this chapter) and commission-agent cum-traders (*ārhatīs*), their economic behaviour and the varying cultural perspectives from which each views production, exchange, profit and so forth. I will also be interested in the relationship between cultural beliefs and economic actions in this setting, and, I will discuss several other issues concerning Indian markets and traders that have hitherto been largely neglected by sociologists and anthropologists.

Generally economists focus on only one aspect of social life: how people manage finite resources to produce, distribute and exchange goods and services on the basis of market principles, although they admit that

there are other aspects of life that significantly influence economic behaviour. Economists usually assume that for economic analysis these influences are constant and so do not modify economic processes. In contrast to this, economic sociologists and anthropologists have been concerned with discovering how non-economic factors influence economic life and vice versa. While economic anthropologists have been engaged in studying the economies of primitive and peasant societies however, economic sociologists have been primarily concerned with analysing the economic institutions of western societies, mainly using the "system-subsystem approach" (see Smelser 1964:500-1) with the terms and models they have borrowed from formal economics.

My research in the Muzaffarnagar *mandi*, and my reading of the ethnographic literature dealing with primitive and peasant markets in Africa and Latin America (see e.g. Bohannan and Dalton 1962; Dalton 1969, 1971; Cook and Diskin 1976; Mintz 1960; Belshaw 1965; Plattner 1983), have led me to the conclusion that there are a number of important structural and cultural differences between the Indian town market I have studied and those in Africa and Latin America that have been the object of previous anthropological research. Little empirical research has been conducted on the general dynamics of markets and the social and cultural contexts of monetised town markets in developing countries. In particular, Indian town markets have been largely ne-

glected by South Asianist anthropologists--except for a few studies on periodic tribal and village markets (i.e. Sinha 1968; Wamali 1977; Agarwal 1978; Bohle 1981 and Gell 1982) and on regular retail town markets (i.e. Fox 1967; Ostor 1982; Chacko 1984). Also a few studies on Indian trading communities have been conducted from an historical perspective (i.e. Bayly 1983; Mines 1984; Rudner 1987; Timberg 1978).

I believe that this is the first ethnographic study of an Indian wholesale market and the relationship between traders and agricultural producers. This ethnography will attempt to provide answers to the following questions. What is the relation between the religious beliefs of Hindu traders and agriculturalists on the one hand, and marketing processes in the *mandi* on the other? Why are these beliefs and associated rituals invoked in the context of commercial exchange? How do traders manage their trade, labour and clientage? What is the nature of the frequently long-term and enduring relationships between traders and *kisāns*? How do the varying beliefs and ritual practices of *kisāns* on the one hand, and traders on the other, inform their relationship as buyer and seller in the *mandi*? In addition, I shall make some suggestions concerning the adequacy of present theories of intercaste relationships to account for those aspects of *mandi* activities in which caste identities come to the fore.

This study also makes a contribution to the study

of village economic life, because most studies of village economic relationships have restricted themselves to *jajmānī* relationships within village and, as Fuller (1989) persuasively argues, they have ignored the interconnections between market and *jajmānī* ties.

There is no scarcity of empirical studies of the Indian village economy, particularly in the context of economic development and social change (e.g. Bailey 1957; Berreman 1961; Bliss and Stern 1982; Epstein 1962; Gould 1964; Neale 1962; Swartzberg 1979). There has been great academic interest in this subject since Wiser's study of the *jajmānī* system (a system of intercaste exchange of goods and services) was published in 1936.

A number of important issues in South Asian anthropology and Indian sociology have been explored through the study of *jajmānī* exchange relationships: issues of reciprocity verses exploration in the Indian village community (see Beidelman 1959; Berreman 1961; Epstein 1967; Kolenda 1963; Parry 1979; Pocock 1962; Wiser 1936); caste hierarchies in village social life (Dumont 1970); the relationship between exchanges among kinsmen and intercaste giving and receiving (Good 1982; Epstein 1967; Raheja 1988a, 1989); ritual aspects of South Asian exchange systems (Gould 1958; Raheja 1988a); and the relationship between village exchange systems and local dominance (Dirks 1987, 1989; Raheja 1988a, 1988b). Yet these anthropological studies, almost without exception, focus only on the so called "traditional" relations of

giving and receiving within the village, and they ignore the myriad other forms of exchange relationships entered into by most villagers, including the marketing of agricultural surpluses. I suggest that a major task for South Asianist anthropologists and sociologists is understanding agricultural producers' self-perceptions, actions in changing situations, and accommodations as they enter a market situation from the *Jajmānī* context.

The *mandi* of Muzaffarnagar city provides a situation in which people from different spheres, town and village, interact. It is in order to illuminate this that I have chosen to study a wholesale rather than retail marketplace. The agricultural products' *mandi* of Muzaffarnagar city not only connects village economy with the town economy, but also, with the national and international market economies.

The concept of market has been used by social scientists in at least three different senses (see Firth 1967; Nash 1966:29; Bohannon and Dalton 1962:1; Cook and Martin 1976:140; Steiner 1968:575). Firstly, it implies a physical site, a market place, where buyers, sellers and middle-men meet for exchange. Secondly, the concept of market as used by economists in the abstract sense, i.e. the total area of interest of any good or service. The third use of the term market is with respect to the allocation of resources with reference to impersonal criteria which disregard personal and social ties in favour of maximization of profit-making. Openness,

competitiveness and the principle of supply and demand are other essential parts of this definition of market. In Mesoamerica, the term "plaza" has two meanings--a market place and as a principal of market (see Cook and Martin *ibid.*:1510). The Indian term *mandi* is used exclusively for a wholesale market place in north India. The term "bazaar" (which is originally a Persian term), however, is used in both senses in India.

It was Polanyi's work exemplified in *Trade and Market in the Early Empires* (1957), which started a most heated and lengthy debate concerning the analysis of markets, between the so-called "substantivists" and "formalists," regarding the applicability of the logic of western formal economic theory to the study of tribal and peasant systems of production and exchange.

Most studies of non-western markets seem to have been written to contribute to this debate. It is beyond the scope of my thesis to discuss this controversy in detail. (for representative works, see Burling 1962; Cohen 1967; Dalton 1969; Hodges 1988; Leclair and Schneider 1968; Ortiz 1983; Prattis 1987; Salisbury 1973, 1985; Schneider 1974.). This debate, however, now seems to have largely exhausted itself. Both these approaches appear to represent "non-market," "traditional" and "non-traditional" economies as opposed types, rather than exploring in more nuanced terms the interpenetrations between types of exchange in any given society.

I demonstrate in this thesis (in chapter 3) that *kisāns* of Muzaffarnagar District have different and sometimes conflicting ideologies of distribution and exchange, and in some situations, they face a dilemma concerning which ideology should appropriately come to the fore. Some South Asianist anthropologists (e.g. Harper 1959; Ishwaran 1966; Swartzberg 1979) have also suggested, on the basis of their ethnographic studies, that in rural India both types of economy--subsistence and formal or market economy--co-exist side by side. Swartzberg found in a Bihar village that not only two types of economies--"household economy" and "market economy"--exist side by side in this village but also that the market economy supports the household economy, when village people earn money in the town market and invest in land and unproductive units (e.g. building a house) in their village. But this apparent solution to the substantivist-formalist debate does not address the crucial issue of how the multiple moralities and multiple perspectives of village-level exchanges on the one hand and wider ties to local, regional, national and even world markets on the other intersect and, perhaps, mutually transform each other.

I agree with Gudeman (1986) that we must take into account local symbols, beliefs, categories, metaphors and so on to analyse any type of economy. But he tends to ignore the importance of external factors (e.g. government's marketing policies, national and interna-

tional markets' prices and supply and demand and so forth) in his "local model". He identifies three separate economies among the peasants of a Panama village--"household economy", "cash economy" and "wage goods economy". He analyses them separately and relates them through an historical analysis of the transformation of one type economy to another, rather than in terms of their simultaneity within Panamanian society.

Thus, one important aim of the thesis is to examine the relationship between religious beliefs and commercial activities in India, through an analysis of the *mandi* that focuses on cultural aspects of commercial activities, the relationship between village level exchange and market exchange, and on the sort of external factors which are ignored in Gudeman's study.

Several previous studies have analysed cultural aspects of the identities of trading communities in India. From his study of the Moothan trading community in a south Indian town, Chacko (1984) for example noted that the ethics of this community encourage commercial entrepreneurship. Industry is highly valued in terms of an individual's position in this community. Moothan traders believe that if one fails in trade, one is condemned, and if one succeeds all one's evils are forgotten. The ritual manifestation of commercial incentive is expressed in the unwritten norms that expenses for the death ceremonies of a male person are met from the savings of the dead person. Community life motivates

individual enterprise. Hazlehurst (1968) also noted in a town in Panjab state, traders participate in many cross-cutting social relationships and pursue diverse economic interests, while still maintaining the cultural boundaries of caste; and these alignments reflect their entrepreneurship rather than attempts to subvert the caste system. Similarly, Timberg (ibid.) has described how the ethics of Mārwarī traders have been conducive to their success in industry.

Regarding the relationship between religious beliefs and commercial activities in Indian society, we find hardly any writing in the social sciences that does not mention Weber's view. Using a deductive approach, he argued (1930, 1958, 1968) that the capitalistic form of economy emerged in 16th and 17th centuries only in western European countries because the emerging Protestant ethical values were their necessary precondition. In Asian countries, modern capitalism could not arise because the ethics of the major oriental religions were not conducive to capitalistic development. In the case of India, he argues (1958, 1968) that the "other-worldiness" of Hinduism--its values and beliefs in *karmā* (codes of conduct, action), *dharma* (duty, moral, values), *samsara* (rebirth), *moksha* (salvation) and so on have been responsible for the fact that modern capitalism did not take root in India. Weber saw modern capitalism not simply as an economic system but in relation to cultural attitudes about the rational and systematic

pursuit of profit.

Weber's thesis on India has been challenged by a number of scholars (e.g. Srinivas 1958; Morris 1967; Rao 1969; Singer 1966, 1968, 1972; Munshi 1988). The main criticisms have to do not only with historical complexities in the European cases, but also with the reifications and simplifications employed in Weber's analysis of the Indian materials.

It was not Protestantism that was responsible for modern capitalism in western Europe, because it has been shown that several countries in Europe that were dominated by Catholicism developed modern capitalism. For example, Belgium, a Catholic country was the first country after Britain to industrialize in a modern capitalistic way. The units of comparison do not belong to the same level when Weber compares Hinduism with Protestantism because, whereas Protestantism is a sect, Hinduism is a diverse collection of beliefs, practices, and sectarian traditions. Therefore, the units of legitimate comparison should be Protestantism and one or other of the sects of Hinduism, and not a sect of one religion to another religion as a whole (see Rao 1969:4), because there is so much doctrinal and ethical variations from sect to sect and from community to community within Hinduism. Weber drew his description concerning Brahmanical Hindu ideology from the Hindu classical text books composed by Brahman elites, not from empirical social situations. But Hinduism consists

of diverse models deriving from different *varna*'s and different systems of values (see e.g. Srinivas 1969; Marriott 1959, 1968, 1976, 1989; Singer 1966, 1968, 1972). Hindu texts themselves prescribe different codes of behaviour for different *varnas*.

Different sects and Hindu texts have also given different interpretations of central Hindu tenets, and there is no single definition of "Hindu" or "Hinduism" but many different ideologies and values which govern the social behaviour of Hindus, and on many issues different castes have different ideologies and radically different social practices. As I shall describe in the following chapters (particularly in chapters 3, 5 and 6), Hindu *Baniyā āṛḥṭīs* and people from Hindu *kisān* castes have different images of each other and different perspectives and values regarding life, trade, profit, agricultural and so on. Therefore, from my point of view, for an anthropological inquiry, the important question is how and in what degree everyday beliefs and ritual practices, rather than simply textual ideologies, inform economic activities. The debate over Weber's contribution then, has been productive, but the particularities of Weber's own answer have not received much support.

The issue which Weber pointed to (however inadequately) is, however, still problematic. How do religious beliefs affect economic actions? For example, for Weber and some of his followers (e.g. Kupp 1963; Mishra

1962) the meaning of *karma* is fatalism and its anti-rationality hinders individual initiative. But one significant question is whether the idea of *karma* enters the thought process as a cause or an after-thought. we may well find that when a person fails to succeed in trade he rationalises his failure retrospectively in terms of *karma* rather than thinks of it in advance as a guide for action (Rao *ibid.*:6; Singer 1966:500).

My discussions with Hindu *arhatis* and *kisans* of Muzaffarnagar District concerning their interpretations of *karma* suggest that the notion of *karma* enters the thought process in a lesser degree as a cause than an after-thought. Usually, people do not invoke *karma* for day to day ordinary matters but for an explanation of unexpected events--particularly bad ones. *Karma* is almost always invoked retrospectively. I found that for Hindu *kisāns* and *ārḥatis*, belief in *karma* is not necessarily fatalistic: therefore we cannot say that belief in *karma* is an obstacle to Hindus being involved with and adjusting to new economic situations. (see Keyes and Daniel eds., 1983 for sophisticated and contextually situated ethnographic discussions of *karma*).

It is also the case that different levels of beliefs can coexist side by side. For example, Weber's view that caste ideology prevents people from entering into industry or new occupations has also been rejected by several scholars (e.g. Morris *ibid.*:602; Singer 1966, 1968). Mandelbaum (1966) pointed to two interesting

general functions of Hindu religion which, according to him, are separate from each other and have different deities, rites and practitioners. One function of Hindu religion is "transcendental" and the other one is "pragmatic". The transcendental complex, according to Mandelbaum, is used by Hindus to ensure the long-term welfare of the society and the pragmatic complex is used for local exigencies and for personal gain. Each complex of ideas is complementary to the other, rather than contradictory. In some situations both complexes may overlap each other.

In the context of the Muzaffarnagar *mandi*, most of the labourers who work there are from the Gujar caste. But their caste ideology (as they claim Kshatriya origin) does not sanction such work. The Jain religion contains strong prohibitions against the consumption of meat and alcohol, the accumulation of money and the worship of Hindu deities. But a Jain *ārḥatī* may offer meat and alcohol to the Hindu deity Kali for monetary gain or for success in his trade. A Hindu Baniyā *ārḥatī* may worship a Muslim saint or deity for removing obstacles in his trade or for achieving profit in his business. *kisāns* of western U.P., on the other hand, perform rituals explicitly concerned with production and not with market activities or profit. They are, however, simultaneously profit-oriented in the matter of hiring labourers, selling their products and buying seeds, fertilizers and other agricultural items.

Not only do different levels of belief co-exist among Hindus but also in some situations when ideas come into conflict, they use what Singer has termed "adaptive strategies". Singer (1966, 1968) identified some adaptive strategies or processes among the Hindu industrialists of Madras city that minimise conflicts caused by new situations. He called these processes compartmentalization, vicarious ritualization, interpretation and neutralization. He describes a compartmentalization process that permits Indian industrialists to combine the modes of thought and behaviour of modern industry with the traditional modes of thought and behaviour without too much difficulty. Vicarious ritualization allows a Hindu businessman to reduce the time he spends on worship and on other religious ritual performances and allows him time for his business activities by delegating ritual tasks to his family members and the family priest who performs the religious rituals on his behalf. But this does not mean that the Hindu businessman is any less of a believer in his religion than those who worship and perform other rituals for themselves. Singer rightly states that for an Indian industrialist there is no separation of ownership and control either in the organization of the family or in the organization of the factory. Most of the Indian industrialists adopt the ritual neutralization process to such an extent that the "at home culture" and "at work culture" are increasingly differentiated on the basis of the amount of

"ritually neutral space". They do some of their "business work" at home and some "family work" at the factory. I found the same to be true of *ārhatīs* in the Muzaffarnagar *mandī*.

Besides the above mentioned strategies, the *ārhatīs* of the Muzaffarnagar *mandī* perform numerous rituals, vows and take into account many signs, symbols, omens etc. for predicting loss and profit and for gaining financial success in their businesses. And in these rituals, Hinduism and capitalism are not compartmentalized, but interwoven. The Hindu *ārhatīs* give donations and other religious gifts to the temples, the poor, and charitable organizations from their profit with the belief that this action will convert their dishonestly earned money into auspicious money or profit. In India, religious institutions such as temples and monasteries have often been associated with economic activities (see Runder 1987; Haynes 1987). Therefore, we can say that popular Hinduism has, to use Weber's characterizations, both "this-worldliness" and "other-worldliness".

I suggest in this thesis that people in India not only use adaptive strategies but also that their forms of actions and beliefs are context-specific. In other words, there are multiple interpretive codes and meanings available for use by people within popular Hindu culture. In their studies of South Indian culture, Ramanujan (1980, 1989) and Deniel (1983) have both shown that Hindu culture contains within itself several con-

textually shifting meanings and modes of interpretation, and there is no single definitive explanation of any Hindu belief or practice. Recently, Trawick (1988, 1990) has also described how the inherent ambiguities of South Indian language and social life provide many different meanings and interpretations to different people in situations. Celebration of the festival of Divāll has different meanings for Baniya traders and *kisāns* in western U.P. state. And also, they hold dramatically different perspectives on the meaning of "prestige" (*izzat*). I focus in this thesis on such differences between castes, and also on the context-specificity and variability of *kisāns* multiple perspective on market exchange.

This thesis will also touch on an area the interpretation of Indian society in which the writings of Louis Dumont have sparked enduring controversy. Dumont (1970) argues that Indian society is basically grounded in a hierarchical order of castes with the Brahman occupying the highest position and there is a definite ideological relationship between caste and occupation in India. According to Dumont, both high and low castes live under the sway of a system in which ideas of political and economic relations are "encompassed" by and subordinate to those of religion. His argument that economic facts are encompassed by and subordinate to hierarchy may have prevented many scholars from examining the ritual aspects of trade and commerce in India.

One possible implication of Dumont's argument for the study of market activities is illustrated in Gell's study (1982) of a weekly tribal market in central India. Gell analysed the market's physical plan and found that it reflected the hierarchical order of Hindu and tribal people and ideological values attached to the transacted goods. He suggested that the whole spatial plan of this market confers certain advantages on the tribal people at the expense of their being made symbolically peripheral.

It seems unlikely, however, that it is only hierarchical values that govern the relationships between tribal and Hindu people in this type of market, because we cannot ignore the fact that in India political and economic factors are not less important than hierarchical values in establishing the dominance of Hindus over the tribal people. In any case Gell's symbolic spatial model cannot be relevant in the context of the Muzaffarnagar *mandi*, as in this market all firms' offices (*āṛhats*) are allocated by the government without any consideration of caste, ideology, religion etc. Nonetheless a rejection of Gell's Dumontian interpretation of the relationship between caste and market need not entail a rejection of the notion that caste ideologies are implicated in market relationships.

A number of scholars at the University of Chicago, for example, have been critical of the "Eurocentric" approach of European scholars to South Asia. Since

Dumont's *Homo Hierarchicus* was published in English in 1970. McKim Marriott and his colleagues and students, who have carried out empirical studies in India and other parts of South Asia, have rejected Dumont's approach. However, on one point at least, Dumont and Marriott agree: that Indian society can only be understood in terms of indigenous concepts and models of social life. They disagree however over what that model should be. Marriott (1959, 1968, 1976, 1977) specifically criticizes the dualism inherent in Dumont's position concerning the separation of status and power, and the separation of caste ideology on the one hand, and the "empirical realms of political and economic power on the other.

According to Marriott (1977:230-31), Hindu culture is "monistic," that is, no common sense western dualistic distinctions have ontological importance to Hindus. There is no separation between person and action, nature and law, or code and substance in popular Hindu culture. By using the term "code-substance" Marriott means to stress, for example, the Indian assumptions that a person's or castes moral nature is inherent in their bodily and non-bodily substances. Marriott has provided many examples which show the monistic nature of Indian culture. For example, Hindu medical books include ethics and law and theological books include biology (1977:230). In Moffatt's words (unpublished paper 1985:11), for Marriott:

To see India as a land in which the 'spiritual' is more important than the 'material' to make a translation error, for the spiritual and the material are always monistically linked in India--what we see as the spiritual is always ineluctably material as well. Thus a Hindu priest in dealing with a Hindu god haggle with the being as though in the marketplace. This is not some 'corruption' of Hinduism; but it's essence.

In sum, the work of Marriott and his colleagues grounds itself in several basic assumption about the nature of Indian society, and the proposition that Indian society can only be fully understood in terms of multiple sets of indigenous concepts, categories, and meanings. Marriott and his followers call this approach "ethnosociology" (For a recent statement by Marriott of the aims of enthnosociology, and a sample of the work that has been influenced by him, see the special issue of *Contributions to Indian Sociology*, vol.23, number 1, 1989).

The present study draws in several ways on this body of enthnosociological work, in that it stresses the importance of understanding indigenous concepts of the marketplace, and in its focus on the continuities rather than the disjunctions between religion and economic life.

A number of scholars who have been associated with Marriott's approach to Indian society have shown that there are multiple sets of values, perspectives and categories which are no less important in local understandings of intercaste relationships than the supposed-

ly fundamental opposition (according to Dumont) of "purity" and "impurity". For instance, categories such as "left-hand castes" and "right-hand castes", "hot" and "cold", "auspiciousness" and "inauspiciousness" and so forth.

Raheja (1988a, 1988b), for example, found that in a village about forty miles from Muzaffarnagar city in Saharanpur District, the categories of auspiciousness and inauspiciousness are more important than notions concerning purity and impurity in most intercaste exchange relationships. She writes that in this village, a *jajmān* (donor, literally "sacrificer") gives *dān* (ritual gifts) to the Brahman and to *Kamīns*, people of service castes for achieving the auspiciousness of his family, house and crops, through the transferral of sin, evil, and inauspiciousness to the recipients. The recipient of such prestations "digests" the sin, the evil and the inauspicious of the *jajmān* by accepting the *dān*. In these contexts, it is the ritual "centrality" of the donor, rather than his hierarchical position, that is foregrounded. She suggests that in the case of other types of prestations in the village, a value of "mutuality" may be the foregrounded value in the relationship.

In sum, Raheja has documented the significance of prestations, and of values other than purity and impurity in the construction of intercaste relationships. But she has ignored an important issue in her ethnography. How far does participation in wider spheres of market

exchange effect or constrain ritual transactions within the village? When a lower caste or a Brahman family becomes economically well-off to their *jajman*, or members of their families hold a high position in the government, would they accept those types of *dan* in which there is a danger that inauspiciousness, evil or sin would be transferred to them by the *jajmān* or dominant caste person? Or, do *kisāns* continue to give full range of ritual gifts as they become increasingly oriented to market exchange? It is precisely this issue that I take up in Chapter 3, where I discuss the ways in which these conflicting expectations on the part of *jajmāns* and *kamīns* are juxtaposed and negotiated in particular situations.

In his study of a town bazaar in West Bengal, Üstör (1982, 1984) has attempted to combine the perspectives of Dumont and Marriott. He suggested that to study an Indian market we need to apply a "holistic" approach (1984:91=9). In India one cannot separate and abstract the economic domain from the other domains of society. The notion of duality between traditional and modern is not appropriate when applied to Indian society or the Indian economy. Rather this subject has to be approached keeping in mind two and half centuries of colonialism, imperialism and capitalism. Üstör rightly points out (1982:57) that the western nations of market, economy or polity are not suitable to understand fully Indian society, because they isolate interlinked forms. There-

fore, when analyzing a market place in India, we need to take into account the interconnected local constraints, religion, government and local culture.

How then do these various models of Indian caste society help us to understand the relationships between Hindu *ārḥatis* and *kisāns* in the Muzaffarnagar *maṇḍi*? As I said earlier, according to Dumont there is no separate normative model of behaviour for Hindu traders in Hindu ideology. They must either be Subordinated to the dominant *kisan* castes or follow the priestly or Brahmanical model of behaviour. Dumont wrote (1970:165):

One can say that just as [in Hindu ideology] religion...encompasses politics, so politics encompasses economics within itself. The difference is that the politico-economic domain is separated, named in a subordinate position as against religion, whilst economics remains undifferentiated within politics.

Beck (1970, 1972) and Heesterman (1973) have followed Dumont's view that in south India the "right-hand castes" (the agriculturalist castes) follow a kingly or Kshatriya model of behaviour, whereas the "left-hand castes" (the trading castes) follow the priestly model of behaviour. Many Indologists and South Asianist anthropologists, however, have rejected this notion that there are only two normative models in Indian caste society. David (1974:50-2), for example, suggests that there are not two models but three: the kingly, priestly and Vaisya. The kingly and priestly schemes, each of which incorporates "bound mode" castes, and the Vaisya scheme that incorporates "non-bound mode" castes. Trad-

ing castes are non-bound castes because they emphasize egalitarian transactions and short-term fleeting relationships with other castes. Kshatriya and priestly castes on the other hand emphasize transactional schemes of interaction that differentiate castes as subordinate and superordinate and they tend to engage in long-term multi-stranded relationships with other castes. In his study of the Kaikkoolars, a south Indian caste of artisan/merchants, Mines (1984) maintains that the normative codes of this merchant caste group exhibit elements of both the priestly and kingly models of behaviour in that the caste controls their temples (in a variety of ways), emphasizes its warrior past and is independent of the dominant *kisān* castes.

On the basis of his transactional approach, Marriott also suggests that in a village *jajmānī* relationships, Vaisyas follow a "minimally transacting strategy" in giving and receiving food which reflects their attempt to be separate and independent from other castes. And dominant castes generally adopt "maximizing strategies" and engage in large-scale distributions of food and gifts as part of their control of land and labour in rural India. Moreno and Marriott's study (1989) of particular varieties of south Indian temple worship demonstrates that the ritual idioms of traders and farmers are quite different with respect to the worship of the deities Murukan and Mariyamman. And these differing idioms are continuous with their differing strate-

gies of exchange in everyday life.

I follow here Marriott's suggestions that there are varying caste-specific models of behaviour focused on modes of exchange, and further, I suggest that the particular model of behaviour a caste will follow may differ from one region to another. In western U.P., Hindu Baniyā trading castes claim Vasiya origin, they follow neither a Kshatriya model of behaviour nor a priestly model. While some aspects of their ritual behaviour are congruent with priestly ideology, their ritual sphere is also permeated by concerns with trade, the increase of wealth, and other aspects of economic actions. Baniya *arhatis* of the Muzaffarnagar *mandi* want to maintain long-term trading relationships with their clients (who come mainly from dominant *kisan* castes) for gaining profit, but at the same time they prefer to maintain distance from these clients.

I will demonstrate in this thesis (particularly in chapter 5 and 6) that Baniyā *arhatis* of the Muzaffarnagar *mandi* have many distinctive beliefs and ritual observances as Vaisyas. I will also describe ways in which some of these beliefs are reflected in their economic actions in the *mandi*. I have classified their main religious beliefs and rituals connected with their commercial activities and the marking of their Baniyā social identity into four categories. First, one set of beliefs concerns the moral justification of commercial profit-oriented activities. Second, a set of beliefs and

rituals is concerned with ensuring success and profit in trade. A third set of beliefs is related to the prediction of profit and loss in trade. And finally a fourth set of beliefs is concerned with the conversion of inauspicious dishonestly earned money or profit into auspicious and productive money. None of these caste-specific beliefs and productive performing rituals conflict with their commercial activities. Rather, they illustrate some of the complex ways in which caste and Hinduism penetrate and inform economic behaviour.

The Field Work

I carried out my field-research over a period of fourteen months. During this period I lived in Muzaffarnagar city where the grain and sugarcane products' *mandi* is located. The field-research was conducted in two parts--first from June 1987 to June 1988 and the second when I revisited the field for three months from February 1990 to April 1990, in order to collect further information from *kisāns* and *āṛhātīs* on some particular points.

Keeping in view the aim of my research project I needed a town market where agriculturalist from Hindu dominant castes sell their agricultural products to the traders from the Hindu trading castes. For this purpose I preferred the grain and sugarcane products' *mandi* of Muzaffarnagar city to any other place because I had lived there for more than fifteen years and was pretty well familiar with the local language and customs and geography of the area. However, even then, I faced numerous difficulties in eliciting the relevant information from the *āṛhātīs* and their employees.

Although I have discussed in detail the aim of my research in the previous pages, I think it proper to mention the outlines of some main points on which I have collected the data:

1. What, from the perspectives of Hindu *kisāns*, is the meaning of land, production, distribution, *jajmānī* and

market exchanges, prestige and so forth, and how do they manage their agricultural work?

2. What role do the caste-ideology, social background and occupational culture of Baniyā traders in India, play in their economic actions and relationships with non-Baniyā people?

3. What is the nature of relationship between religion and economy in the Indian society and in this context what beliefs and rituals of Hindu traders and *kisāns* from dominant castes affect their economic activities?

4. How and to what extent does the government influence and control the agricultural marketing process?

5. Do the Hindu Baniyā traders follow the kingly model of behaviour or the priestly model or whether they follow their own distinctive Vaishya model of behaviour; and in this context what image do both the Baniyā traders and the *kisāns* from dominant castes, have for each other as caste group?

6. On what basis do the traders maintain their business relationships with their clients, particularly the *kisāns*?

I conducted my field research in this way:

I reached Muzaffarnagar city in the month of June, the period of scorching heat with mercury shooting well above 35 c. Therefore, I spent the first six weeks travelling around Muzaffarnagar District familiarising myself with the marketing organisation of the district. During this period I also interviewed the government

officials, directly linked to the Muzaffarnagar *mandi* for general information and to obtain specific information about government's administration and intervention in the *mandi*, and also to collect secondary data from these officials.

After this initial familiarisation exercise, I started my normal routine of field-research for which I used to spend nearly nine hours a day, between 8.00 A.M. to 7.00 P.M., in the *mandi*. Everyday after completing the field work in the *mandi*, I used to visit at two to three *āṛḥatis*' residences for conducting their interviews in the evening. On an average I was able to interview seven to eight *arhatīs* everyday. After this gruelling day's work I used to write my field notes in detail from the field-diary in the night.

Generally, I spent my weekends visiting the villages to contact the *kisāns* and service caste people and collect information from them. In all I spent nearly fifty days in eight villages where I already knew some *kisāns* personally. I collected data mainly through structured and unstructured interviews, and semi-participant and non-participant observation. The *kisāns* were very co-operative and also allowed me to take their photographs in actions and record their interviews whenever the need was felt. As such I have used these tools but unfortunately, in the course of my travels in the district, my photographic material of village life was lost. Usually, I interviewed the *kisāns* in informal

groups in the villages, however, some of the *kisāns* and *kolhū* operators from service castes were also interviewed in the *mandī* when they came to sell their products, sometimes in the presence of the *ārhatīs* and sometimes in their absence as the situation demanded. The *kisāns* from Kshatriya castes expressed their views about themselves and Baniyā *ārhatīs* without any hesitation in the presence of their *ārhatīs*. In the duration of my research I interviewed more than 100 *kisāns*. Most of these were Hindus from Kshatriya castes, but a few were also from Hindu and Muslims service castes. I used information from both the Hindus and the Muslim *kisāns* in my analysis of *kisāns*' relationships with the *mandī* and the *ārhatīs*, but collected information concerning the ritualistic context only from Hindu *kisāns* because a separate study would be required to explicate Muslim ritual practices.

In the *mandī* I began my field work by obtaining the list of *ārhatīs* registered with the DAPM committee office and the *ārhatīs* association. Neither of these lists gave me the accurate number of *ārhatīs* actually operating in the *mandī*. So I had to prepare my own list by visiting each of the 235 *ārhatīs* which were in operation for interviewing the *ārhatīs* and collecting general quantitative data (e.g. their caste, religion, place of origin, specialization etc.) from them through a printed interview schedule (see the appendix). I must admit that in the beginning I faced a host of problems in estab-

lishing a rapport with the *ārhatīs* and their employees. They were not only suspicious about me that I might be a government officer and might use the information, thus acquired, against their business interests but also because suspiciousness is a part of essential Baniyā occupational culture. Eventually, I was successful in gaining the confidence of both, the *ārhatīs* and their employees, with the help of two of my local Baniyā friends. They introduced me to their friends and kins operating as *ārhatīs* in the *mandi* and these *ārhatīs*, subsequently, introduced me to others of their trade. Thus, I was able to conduct interviews of these people by convincing them that I was conducting a purely academic research and had nothing to do with the governmental agencies and this will, in no case, be detrimental to their business interests. I was able to get their permission to take their photographs whenever I felt the necessity, but most of them didn't allow me to record their interviews. In all the cases I prepared my notes daily based upon the interviews, whether recorded or not recorded, and wrote them in my diary. However, almost all the *ārhatīs* allowed me to attend their ritual performances at their *ārhat*s without any hesitation.

To solve the problem of collecting information from the employees of the *ārhatīs* I decided to interview them mostly in the absence of their employers. Initially, they were very reluctant to disclose anything about their employers owing to their job morality or fear or

loyalty to their employees. However, I was able to collect the information from them which was relevant for my purpose. They were easily forthcoming with information about themselves. I interviewed the *palledārs* in the evenings when they sat relaxed in small groups after their day's labour, enjoying *hukkā* smoking and chatted freely. One of my friends from local post and Telegraph department was very helpful in introducing me to the *palledars*. While interviewing employees of the *arhatīs* I made sure that those employees knew that their responses would not be over heard by, or revealed to, their employees. I interviewed about fifty *munīms* (traders' business clerks) and about seventy *palledārs* (grain-porters).

In the text of the thesis I have changed the real names of my informants to protect their identities because I had promised them that I wouldn't disclose their names if they wished so. But the names of places as mentioned in the thesis are actual.

NOTE TO CHAPTER ONE

In this thesis, I have chosen to use the colloquial Hindi term *kisan* (also called *kashtkār*) instead of "peasant", "farmer" or "peasant-farmer," because these English terms do not convey the precise meaning of the Indian term. Webster's Third New International Dictionary describes peasants as "one of a chiefly European class that tills the soil as small free landowners or hired labourers". "Peasant society" is characterized in this way: "based upon and characterized by a simple agricultural economy (Asian societies)." And a farmer is defined as "one who cultivates land or crops or raises livestock; one that rents or leases land for cultivation."

In ordinary usage the term peasant in Europe has several meanings but generally it is used to refer to a person who lives in the country and works on agricultural land as a small tenant labourer or with limited landownership rights, and who in a cultural sense, is uneducated, rough and occupies a low rank in society. In the anthropological literature, the question of who should be referred to as peasants or farmers has been something of a controversial issue. Generally, however, anthropologists follow the views of Redfield (1956) and Wolf (1966), who maintain that peasants are those who produce agricultural products for their own consumption and for whom agriculture is a way of life. Farmers are, in this view, those who own land and produce for the market or have an orientation to profit. Generally, anthropologists prefer the term peasant for third world countries. But in the Indian context, I

find it difficult to apply either of these English terms. In Indian language there are no separate terms for peasant and farmers. Andre Beteille has also explained how the terms peasant and farmer are inappropriate in the Indian context. They are inappropriate, he says, because "a definition of peasants formulated primarily on the basis of European experience would reflect European reality, and must therefore be used with caution in the study of Indian society" (1974:45). He raises several questions regarding the applicability of the term "peasant." In the Indian context, he asks, are tenants with occupancy rights peasants, and what about share-croppers, of whom there are several types even if a single state in India?

In north India, in colloquial Hindi, people differentiate agriculturalists on the basis of size of landholding and also on the basis of their wealth: *barā kīsān* (agriculturalists with large landholdings); *chotā kīsān* (industrialist with smaller landholdings), *dhanī kīsān* (wealthy agriculturalist) and *garib kisan* (poor agriculturalist). No linguistic distinction is made that would, parallel the English distinction of peasant and farmer, between those who produce for themselves and those who produce for the market. In this thesis, I use the term *kīsān* to refer to an agricultural landholder who manages his agricultural work himself, or with the help of his family labour, or with the help of hired labourers. Whenever I use the English term "cultivator", I refer to a person who cultivates land and who can be a *kisan*, contractor (*thekadar*), share-cropper (*bataīdār* or *hissadār*) or a tenant (*asāmī*).



Map 1. Uttar Pradesh State

CHAPTER TWO

MUZAFFARNAGAR DISTRICT: PAST AND PRESENT

In this chapter I will present a general picture of Muzaffarnagar District, with a brief reference to its geography, historical background and transport and communication networks. Special attention will be paid to the changing economic and socio-cultural structures of the district, and to the impact of these on activities at the grain and sugarcane products' *mandī*. I will be particularly concerned here with the question of how these changing economic and social environment led to transformations in the relationship between *Kisāns* and Baniyā traders over the last century.

The Physical Setting and Climate

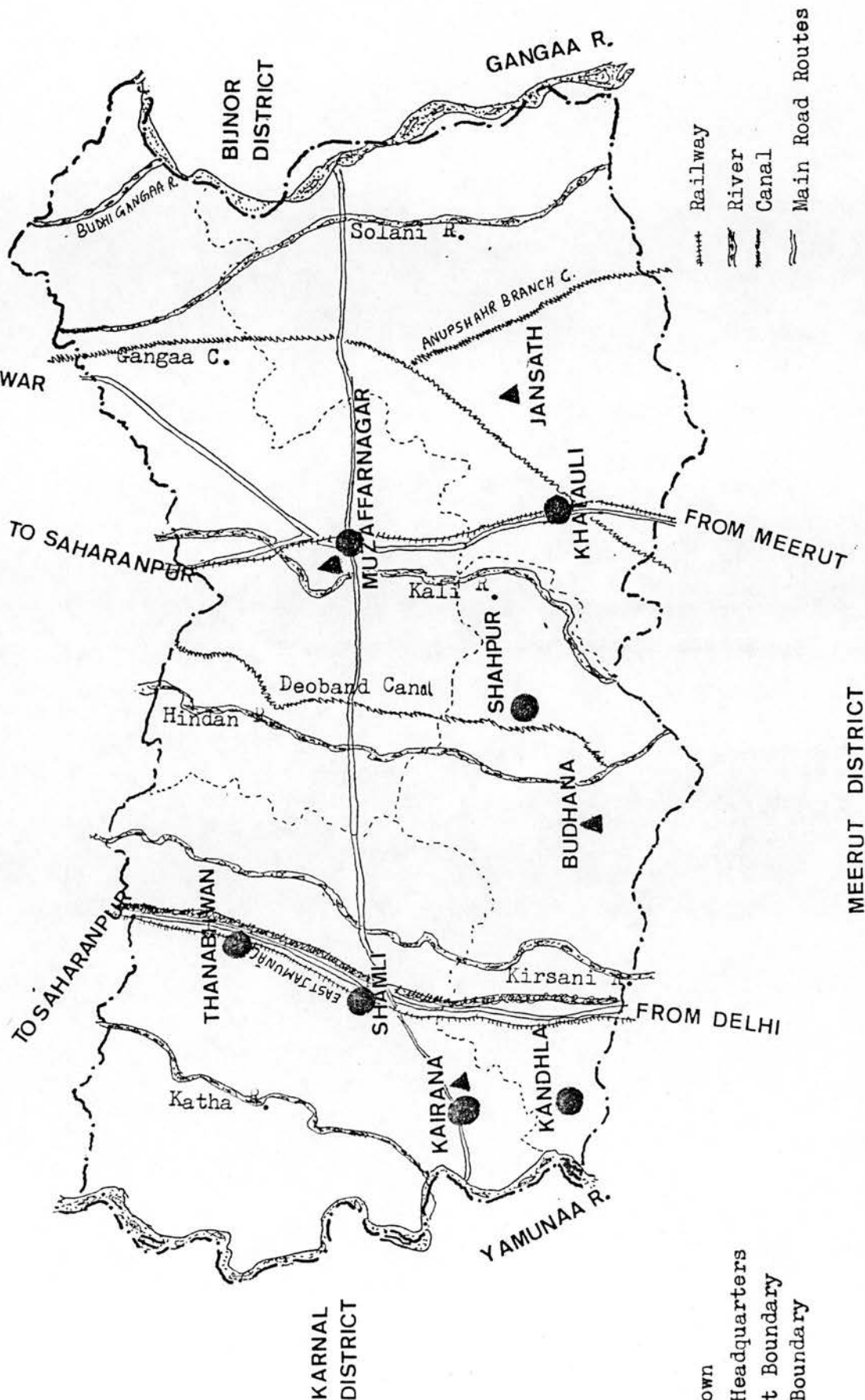
Situated in the fertile Gangetic plain, the district of Muzaffarnagar is one of the most prosperous districts of India. It is located in the *doāb* region (land between two rivers) of the Gangā and Yamunā rivers, between the District of Meerut in the south and Saharanpur in the north, in the north-west part of Uttar Pradesh (U.P.) state. In the west, the Yamunā river separates it from Karnal District of Haryana state, and in the east the river Gangā forms the boundary between this district and Bijnor District. It is roughly rectan-

Scale - 1 Inch = 8 Miles

MAP 2. MUZAFFARNAGAR DISTRICT



SAHARANPUR DISTRICT



- Mandi Town
- ▲ Tahsil Headquarters
- - - District Boundary
- Tahsil Boundary

- - - - - Railway
- - - - - River
- - - - - Canal
- == Main Road Routes

gular in shape. (See Map 2.) At its longest, from east to west, it is about 98 kms., and at its widest, north to south, it is 58 kms. It lies 273 meters above sea level and the total area is 4176 sq. kms. (Smarika 1983; Statistical Magazine 1987).

The landscape of the district consists of four fairly distinct tracts. to the extreme east, the river-ain tract of the Gangā valley or *khādar* (low-lying land near the river) contains the whole of the *parganā* of Gordhanpur and a small portion of the *parganā* of Jan-sath. Next comes the tract between the Gangā and western Kāli rivers, through which runs the Gangā Canal. A large part of this tract contains sandy soil. Just to the west of the canal tract lies the *doāb* of the Kāli and Hindan rivers, where land is high and very fertile. The last tract is the western tract, and it comprises that part of the district which extends from the Hindan to the Yamuna river; it is traversed by the Kirsani and the Kāthā rivers and by the Yamunā canal (Nevill *ibid.*:1-12).

Most of the Jat villages are located in the more fertile area (i.e. in the area of Hindan-Kirsani rivers) and Rajput and Gujar villages are located in less fertile areas. The eight rivers and five canals and their tributaries cover the whole district for irrigation. The plain of the upper Gangā Canal is one of the most highly irrigated agricultural areas of India and irrigation has played a dominant role in boosting its agricultural prosperity (Nevill *ibid.* :1-12; Stone 1984:102-4).

The climate of the Muzaffarnagar region is the typical of the Gangetic plain. During the major part of the year the climate of the district is largely influenced by the prevailing dry continental air, the summer (from April to June) being intensely hot (approx. 31c to 44c.) and winter cool (about 4c-15c.). Within this general pattern, the temperature varies from month to month and from night to day. It is only during the monsoon months (the rainy season) that generally starts from the last week of June, that air of oceanic origin reaches this region, bringing with it increased humidity, cloud and rain. This monsoon season lasts until about the middle of September. About 83% of the annual rainfall comes in the rainy season. The average rainfall of the district is about 800mms., and the pattern of annual rainfall in the district as a whole is uniform (Prakasarao 1976; Statistical Magazine 1987). The monsoon rain is very important for the rice crop, which is grown in the rainy season and requires very intensive watering. Sugercane, which is the main cash crop of the district, also needs intensive watering. But business becomes slack during this season, particularly in the grain and sugarcane products' *mandis*.

These climatic conditions, the high quality of the soil and intensive irrigation facilities mean first, that the *Kisāns* of Muzaffarnagar District are not only able to grow more crops than most other parts of the country, and second, that most of the *kisāns* are able to

produce surpluses for sale in the *mandis*.

Transport and Communication

The city of Muzaffarnagar, which is the District head-quarters and the main market centre of the district, is situated on the Delhi-Deharadun National Highway (Grand Trunk Road), 120 kms. north of Delhi, on the east bank of the Kālī river. The spatial distribution of transport in the district is determined by the parallel and north-south alignment of the Yamunā and Gangā rivers. Muzaffarnagar District is served by complex interconnecting train and road routes that provide communication and transport within the district, and link it to the districts of Meerut to the south and Saharanpur to the north.

In the west of the district, secondary road and train routes from Delhi to Saharanpur pass through the towns of Shamli, Thanabhawan and Jalalabad. Cutting almost at right angles across these north-south routes, an east-west road runs from the eastern boundary of the district through Muzaffarnagar city to the town of Panipat across the Yamunā river in Haryana state to the west. The villages and towns (*kasbās*) of the district are connected by metalled (*pakkā*) and unmetalled (*kachchā*) roads. More than 60% of the villages in the district are within one mile of a *pakkā* road and there is no village which is more than five miles from any *pakkā* road (Praksharao 1976:133).

Buses are the main form of passenger transport within the district. On average a bus leaves for Delhi from Muzaffarnagar city every half hour. Nowadays a villager from any village of the district can visit Muzaffarnagar city, and return the same day which was often not possible four decades ago because of poor transport facilities. Some older residents of border villages told me that in the past their walk to the district courts or other government offices used to take eight to ten hours; and usually they had to stay overnight at the residences of their lawyers or *āṛḥatīs* if they did not have relatives in the city. About forty years ago, *kisāns* transported their agricultural products to the *maṇḍīs* by mules, donkeys, camel-carts and oxen-carts, but now they use tractor-trolleys, *buggīs* (carts pulled by male -buffaloes) and to a lesser degree mule carts. In 1930, there were 449 camels in the district (District Gazetteers 1934:1) but nowadays *kisāns* seldom keep camels for agricultural or transport work. Traders use trucks and trains for export-import transportation. Although trains are cheaper to use than trucks, trucks are generally preferred to trains because they are safer and quicker.

Muzaffarnagar city and other towns of the district now connected to other cities in India and most countries of the world by a direct dialing telephone system (ISTD). A telephone is now a business necessity for *āṛḥatīs*. In the last decade the number of television

sets in villages has been increasing mainly because TV is considered an important dowry item. To a villager TV not only provides entertainment and contact with the outside world but also provides information about modern farming, agricultural technology, marketing and prices.

The district of Muzaffarnagar lies in the area of the *khaṛī bōlī* dialect of Hindi (a mixture of Hindi and Urdu). Some twenty-five Hindi and Urdu daily newspapers are published from the towns and Muzaffarnagar city. These newspapers mainly contain local news and are an important source of price information at different *mandis* for *ārḥatis* and *kisāns*. The most popular ones, *The Muzaffarnagar Bulletin* and *Dainik Dehat*, are both published in Hindi in Muzaffarnagar city.

The extension of transport and communication facilities has had several consequences. There has been, for example, greatly increased contact between villages and towns. In the past a *kisān* was often forced to sell his products to the local village Baniyā trader and itinerant traders in the village at less than the market price. Thus, these new modes of transport and communication have impacted directly on the relationships between *ārḥatis* and *kisāns* in the *mandī*. The spatial price differences are nowadays minimal among the *mandis* within the district. Once village people did not want to establish marital ties more than forty to fifty miles from their villages but now they are more willing to arrange marriages at greater distances because of improved

transport facilities. another effect of increased transport and communication facilities is that increasingly, disputes that would previously have been settled in the villages through traditional *panchayats* are brought before the courts in the towns.

A Brief History of the District

Regarding the history of the Muzaffarnagar District, nothing is known with certainty until several hundred years after the Muslim invasion of the 13th century. The first great event related to the area of which we have any authentic record in the Persian histories is Tamur's invasion which took place in 1399 AD. During the Muslim period, particularly in the reign of Akbar and his successors, this district was a favourite pleasure resort of the nobles of the court; many of them obtained *jāgirs* (military land grants) here, and most of these *jāgirdārs* (holders of military land grants) were from the different branches of the Saiyid subdivision of Muslims. In fact the early recorded history of this district is the history of these Saiyid families, who were the main landlords and *jāgirdārs* in this district. (For details, see Nevill 1903:157-74; Bayly 1983:191-2.)

During the reign of Shahjahan, Saiyad Khanjahan-i-Shahjahani obtained a *jāgīr* of forty villages in the area of Khatauli and Sarwat, and the title of "Abdul Muzaffar Khan". He began the building of a new town on lands taken from Sujru and Khera villages and

this was completed by his son who named it "Muzaffarnagar" in honour of his father (Nevill ibid:167,295). From 1710 A.D. the region of Muzaffarnagar District was invaded several times by Sikhs and Marathas who conquered several parts of this district. After fighting several wars with these Sikhs and Marathas, the British conquered the whole *doāb* area in 1803. In 1826, Muzaffarnagar was made a full-fledged district. After the British moved into the district in 1803, its boundaries were changed. Villages were transferred between it and neighbouring districts and there were alterations to its internal divisions.

In the beginning, under East India Company rule, it was difficult for the Government to make any radical change in the property rights laws and revenue collection system because of entrenched interests. The big Saiyid hereditary landlords (*zamindārs*) and a Gujar Raja, Ramdayal Singh of Landhaura estate (in Saharanpur District), who held a large part of his land in this district, were in full control of their tenants.

Local Social Structures

According to the first census of the District of Muzaffarnagar, which was taken in 1847, the total population of the district was 537,594 inhabitants. This indicated a density of 333 people to 1.61 sq. km. The district then contained 934 inhabited villages and the urban or town population was about 14% of the total

population of the district (Nevill ibid.:73).

The decennial census of 1981 indicated that the population of the district was 2,274,000, of which 1,234,000 were male and 1,040,000 were female (843 females per thousand males). Between 1971-1981 the population increased 26.20% which is the highest increase ever recorded in the past. The urban population in 1981 accounted for 21.72% of the total population and, given the contemporary trend of migration to the towns from the villages, we can assume that this percentage has increased over the last few years. The total number of inhabited villages was 927, of which 863 have been electrified. The density of the total population in 1981 was 554 per sq. km. of the total population, 30.1% were literate (male literacy 40% and female literacy 17.5%). The population of Muzaffarnagar city was 172,816 and its geographical area was 12.4 sq. kms. Including Muzaffarnagar city, eighteen places were classified as "towns" in the census of 1981 (Census of India 1981; Statistical Magazine 1987).

Hindus and Muslims comprise the two largest religious groups in the district. According to the census of 1901, 69% were Hindus and 28.9% were Muslims. Some villages and towns of the district are dominated by the Muslims and some of them are dominated by Hindus. Sikhs, Jains and Christians comprise the remaining 2.1% of the population.

Statistics on the current distribution of casts are

unavailable because the Government prohibited the collection of such information after 1931. *Kisāns* of Muzaffarnagar District belong to various Hindu and Muslim castes. The main Hindu *kisān* castes are Jat, Rajput, Gujar, Tyagi and Saini and the main Muslim castes are Saiyid, Pathan, Sheikh, Mughal, Jat, Rajput, Gujar, Tyagi, Johoja and Rai. The main Hindu trading castes are the Baniya, Khatri and Jains. Whereas all Hindu *kisān* castes groups of the district claim *Kshatriya* (warrior *varna*) status, the Hindu trading castes and all sub-castes of the Jain religion claim *Vaishya* status. Almost all Jains in Muzaffarnagar District claim that they were originally from Baniya caste groups who adopted Jainism several centuries ago. Almost all Jains of the district belong to the Digambar sect and only a very small number (less than 1%) who have migrated to this district for business belong to the Shwetambar sect of Jainism. Most of the Khatri are emigrants from Pakistan during and after the partition of 1947.

The majority of the Muslims of the district belong to the Sunni sect of Islam and four sub-division of Muslims--the Saiyids, the Sheikhs, the Pathans and mughals--claim descent from the Muslim invaders who ruled India during the Muslim period. These four groups consider themselves to be higher than the Hindus who converted to Islam. The process of conversion largely took place during the period of the Muslim emperor Aurangzeb when he compelled Hindus to adopt Islam and

introduced the *jizzā* (poll-tax) on non-believers (see Rizvi 1987:198; Pradhan 1966:52). These converted Hindus still follow some of their original Hindu castes and most of them still maintain caste-endogamy and clan-exogamy and use their Hindu surnames with their Muslim names. They even maintain a sense of the brotherhood (*bhaicharā*) especially in political elections and dispute resolving processes.

Members of the Brahman priestly caste are also occasionally *kisāns* in this district. Socially, not only in this district, but in the whole western part of Uttar Pradesh, a Brahman *kisān* is considered higher than a priestly Brahman. Generally, in north India. Brahmins do not enjoy the high ritualistic position they enjoy in the south. the Jats--who are the main dominant *kisān* caste in the district--have little respect for a Brahman priest because most jats are followers of the Arya Samaj. They have abandoned many of the religious and ritual performances which require the services of Brahmins, as Pradhan also noted (*ibid*, :40):

Under the influence of the teaching of the Arya Samaj other religious ceremonies have lost much of their importance, and these changes in Jat religious attitudes have had adverse economic effects upon the profession of the Brahmins. Their services are still needed, but only in the most important religious and rites de passage ceremonies.

In Muzaffarnagar District, not only Jats but some families of other *kisān* caste groups are also followers of Arya Samaj.

Normally, one particular *kisān* caste group occupies a dominant position in a particular village (although it is the Chamar caste that often predominates numerically). As a whole, *kisān* castes are socially, politically and economically dominant in the villages. There are usually only a few trading caste families in the villages; most live in the towns rather than in the villages. That is why trading caste people are considered *shaharī lōg* (urban people). The people of a particular clan (*gotra*) of a caste group still occupy villages in a particular territory (*ilakā*) in this district.

Pradhan (1966) has described in detail how among the Jats of Muzaffarnagar District, the concepts of clan and clan-area (*khap*) have played a great role in political and social life for many centuries. Since 1985, the hereditary chief of the Baliyan clan of Jats from Sisauli village, Mahendra Singh Tikayat, has become a political hero of the Jats of this district. He also gained the status of one of most important and powerful *kisān* leader at the national level when in 1987 he led the longest *kisāns* demonstration in Meerut city and in 1988 in Delhi when he led the biggest demonstration of *kisāns* in the history of India against the government, in favour of *kisāns'* demands for fair prices for their produce, loan rebates, and other concessions. Many *kisāns* in western U.P. have since 1985 refused to pay their electricity and revenue bills because Mahindra Singh Tikayat asked them to do so. But before gaining

this power he had first to establish a sound power base within his own clan and caste group. He also settles disputes among his own clan and caste people. Clan solidarity plays an important role in political elections, dispute settlement and marriage negotiations.

Each caste group is still associated with a particular traditional occupation in the district but this does not mean that all members of a caste or even a majority of them do in fact always follow that occupation. Even when they do, they need not do so to the exclusion of other occupations. Some of the services or *kamīn* castes have more than one traditional occupation and are also engaged in one capacity or another. For example, Chamars have been engaged leather-work and as agricultural labourers. *Kisān* caste people may prefer to send their sons to government administrative jobs instead of keeping them in agriculture. They prefer to keep daughters at home until they get married. Trading caste people generally prefer that their sons either be engaged in their family trade or join high earning government jobs.

Jajmānī relationships (exchange of services and commodities between *kisān* castes and service castes) still exist in most of the villages. Increasingly though service castes are giving up their *jajmānī* work in favour of cash payment and formal contract jobs because of the impact of market economy and industrialization. The extension of transport, communication, and trade

have provided them with the opportunity to migrate to the cities. Most of these service caste people are engaged as labourers in the factories or as rickshaw-pullers (three wheeled bicycle) in the towns where, as they repeatedly told me in interview contexts, they earn more money and experience more independence than under the *jajmānī* system or agricultural labourers in the villages. It seems to be the case than in general, two classes of people are migrating to the towns; the labour classes migrate for better jobs--or just simply for jobs--and rich *kisāns* migrate to the towns in search of modern facilities, security, and for access to better education and health facilities for their children.

The family structure in the region of Muzaffarnagar District is characterized by an partilineality, a high percentage of joint families, caste-endogamy, patrilocality, village-exogamy and clan-exogamy. Marriage within the clans of the father and mother is still generally avoided by Hindus, but among Muslim families who have ancient Hindu origins, this practise has been disappearing.

Economic Structure

The economy of the district is dominated by the agricultural sector which, together allied activities, forms the most important source of employment and also revenue for the government. According to the census of 1981, of the total population of the district, 41.7 per

cent were agriculturists and 27 per cent were agricultural labourers; which means about 70 per cent of the total population were involved directly in agriculture sector. Over 73 per cent of the total land of the district was under cultivation and more than 30 per cent of the cultivated area was double-cropped (*do faslī*), whereas in 1901 the double-cropped area was only 10.5 per cent of the total cultivated land (Nevill *ibid.*:35; Prakasarao 1976:21-22; Statistical Magazine 1987:28)

Canal Irrigation

An understanding of the history of the construction of irrigation canals and transport facilities in this area provides a perspective on contemporary patterns of agricultural production and marketing. At the beginning of the 19th century, under East India Company rule, the administration began to face a great financial crisis. Because of famines, droughts and floods, *kisāns* were unable to pay land revenue. To support its administrative, military and commercial activities, the East India Company had to transform India into a more productive country. To this end, it was decided to construct new roads and a railway networks and to provide new means of irrigation, new varieties of seeds and agricultural technology to the cultivators. Extension of transport and communication facilities made it easier to transport agricultural products to and from *mandis* for Europe and other places within India (see Cohn 1966:21; Marx

1853:34-35; Stokes 1978:92 Stone 1984:4,294; Whitecombe 1972:64). In U.P. state during the colonial period the construction of roads, railways and canals was, on the whole, concentrated in the western part, where there was already better irrigation, transport facilities and more fertile land than in the eastern part. These new developments widened the gap between the eastern and western parts of the state regarding the general prosperity of the people, agricultural development and marketing facilities (see Stone *ibid.*:285).

In Muzaffarnagar District, the Eastern Yamuna Canal was originally dug by Firoz Shah and re-excavated in the mid-17th century by Emperor Shahjahan and again re-excavated in 1830 by the East India Company. A new canal--the Gangā Canal--was opened in 1854. Stone (*ibid.*) has discussed in detail how the canals brought revolutionary economic changes to the *doāb* area. The cultivators started to move in some degree from a subsistence to a market economy. Canal irrigation facilitated the extension of the cultivated area and double-cropping land. The cropping pattern was also changed. The cultivators started to grow more cash crops, instead of staple crops. Wheat, which was the most important crop, was gradually replaced to some extent by the cash crop of sugercane during the first decades of the 20th century in Muzaffarnagar District. Sugercane needed extensive irrigation and, in Muzaffarnagar District, it was regarded above all as a rent paying crop.

After the opening of the canals, land revenue demand was almost doubled but from the beginning of the 20 th century, cultivators became more able to pay their revenues than in the past and in some degree agricultural indebtedness started to decrease. Total production of crops increased rapidly and from about 1870, cultivators put more and more land under sugarcane. Many small cane-crushers were started by petty *zamindars*, rich *kisans* and Baniyā money-lenders; and trade and marketing facilities particularly in sugarcane products (e.g. *gur*, *sakkar*, *khānd*, sugar) increased. Among the five sugar factories now operating in the district, four were opened between 1930 and 1940 by two local Baniyā money-lender and *zamindār* families and two panjabi Khatri *zamindār* families.

Some old *kisāns* told me that after the improvement of transport facilities, many cultivators were able to take their surplus agricultural products to the nearby town *mandis* to get the full market prices obtainable there instead of selling below market price to the local Baniyā traders and itinerant traders in the villages. However, the majority of cultivators were still unable to store their surplus grain because of lack of proper storage and because of indebtedness. As Rothermund also points out (1988:45):

The peasants rarely had access to a truly free market because the cost of transportation and the cost of storage and credit were too high for the individual producer, who could rarely afford to hold on to his produce until he could sell it at a good price in the best market. Most peasants had to

sell their produce immediately after the harvest at a price dictated by their creditors.

Only rich *kisāns* and *zamindārs* were able to hold their products and sell in the *mandis* when prices were high. In fact, it was the *Baniyā arhatis* in the town *mandis* who benefited more than cultivators from the development of irrigation, transport and marketing facilities. This was because *Baniyā arhatis* had capital and could afford to tie up their assets in storage facilities and they could hoard grain until later in the year when prices would be higher. Prices were particularly highest in the sowing season when the communicators needed grain for seed. Because of the extension of transport facilities, however, the price differentials between the different levels of markets, and from one *mandi* to another, narrowed significantly; and this benefited the consumer and the communicator, not the trader or *arhati*.

Unlike Stone, who concentrated on the advantages of the canals to the economy of western U.P. and tended to downplay their disadvantages, Whitcombe (ibid.:1-10) and Bayly (1983:301) emphasized the ecological disadvantages of the canals to the *doāb* region.

Whitcombe notes that the immediate effect of the canals was to overburden the land with persistent heavy cropping because of incentive to communicate cash crops. This reduced the fertility of the soil. Auckland Colvin (1878:135) also mentioned in the Settlement Report of



Muzaffarnagar District that in the canal tract in the area of Thanabhawan:

The chief danger in the canal area is over-cropping. The land is rarely allowed to rest. For example, cotton is sown in a field in autumn, and wheat follows as the next crop; cheri will be sown in the following autumn, succeeded by wheat, then cotton as before and so on. The only crop for which the land is rested is sugarcane and not for more than one season. In ordinary villages this system is kept within bounds; not more than 10 per cent of the cultivated area being 'do-fasli. But on the canal, it is carried to excess.

Since canal irrigation was started the appearance of balding earth, known as *ūsar*, and the appearance of *reh* (an impure carbonate soda) on the surface of the fertile land began to increase. For a *kisān* who owned his own well, water was free and he could use it whenever he wanted. But now the *kisāns* had to pay the compulsory canal water-tax (*ābpāshī*) to the government and also sometimes bribes to the canal officials. A considerable area of fertile land was taken up with roads, railways and canals (see Nevill *ibid.*:28; Whitcombe *ibid.*:93). Canals created humidity and moisture in the nearby canal area which spread malarial fever. During the year of 1879, more than 40,637 people died of malaria fever in Muzaffarnagar District (Nevill *ibid.*:20-21).

On the banks of the Gangā and Yamunā river, in *khadar* areas, open areas which were used for grazing by pastoral people and which were a resort for wild animals began to disappear because of canal irrigation. The *kisāns* started to cultivate these *khadar* areas because

of the impact of market economy: and little land was now available for grazing. *Kisāns* therefore started to put part of their fertile land under the fodder crops. Since canal irrigation, native wild animals like hog deer, leopards and wild pigs have almost disappeared from the *khadar* areas.

However, as a whole, canal irrigation and the construction of railways and roads seems to have brought more positive effects than negative effects in the *doab* area of western Uttar Pradesh. Increased prosperity and increased production of sugarcane as a cash crop brought with it an increase in market and trading facilities in the towns of the district.

Land Tenures and Land Revenue

To increase its income and to extend the social base of its power, the colonial government made several change in the legal system. These were mainly related to civil law regarding property rights and revenue collection rights. Now land was made transferable or marketable--which created a new type of proprietor. As Rothemund (1988:47) also points out:

The British had passed all this legislation not in order to improve Indian agricultural, but simply for political reasons, as they wanted to preserve and extend the social base of their power. Initially, they had thought of the landlord as the most suitable support of this kind.

Up to the end of the eighteenth century the Sayid *zamindārs* were the main hereditary landlords in Muzaf-

farnagar District. But now Baniyās--mainly money-lenders and traders--emerged as the new *zamindārs*. neville (ibid.:84) also mentioned this in the District Gazetteer of Muzaffarnagar District:

in their [the Baniyas] capacity of money-lenders they have acquired a footing in many estates throughout the district, and especially west of the Hindan. They are gradually increasing their land.

When a *kisān* or *zamindār* was unable to pay his land-revenue (*malguzārī*) or loan borrowed from a money-lender, he was compelled to mortgage or sell his land to the money-lender, who had capital to buy it. Neville (ibid.:117-18) has quoted the words of Auckland Colvin and Cadell from the 1878 Settlement Report of Muzaffarnagar District. Their remarks show how *zamindārs* and Baniyā money-lenders used to adopt many stratiges for harassing tenants and debtors and taking their lands. With the help of government officials and courts, *zamindārs* vacated the land from their tenants' possession. On account of their poverty, *kisāns* did not have the capacity to purse litigation properly in the courts. Cadell noted about the Baniyā *zamindārs* in particular (ibid. :119-20):

It is only the smaller Baniya that have time for detailed oppression, and the worst of these are certainly bad enough; they treat their tenants as they do their debtors; their chief endeavour is to get them more into their hands, to reduce the occupancy tenant to the position of a tenant-at-will.

Because most of the cultivators were illiterate

were often able to keep loose systems of accounts and to insert false figures in the bond-paper (*rukḥā*) and retain redeemed bonds that should have been returned and use them in the courts against "debtors". Some non-Baniyā *zamindār* and rich *kisāns* were also involved in money lending; but *kisāns* generally preferred Baniyā money-lender to non-Baniyā *kisāns* and *zamindārs* (though non-Baniyā *kisān* money lenders' interest charges were not higher). This was because a *zamindār*'s position gave him greater control over his debtors than a Baniyā money-lender, a situation that *kisāns* tried to avoid if possible.

Only a minority of cultivators (mainly large landholders) were able to sell their products free of obligations to the local Baniyā traders or to the Baniyā *ārḥatis* in *mandis*. Because of their indebtedness many cultivators were compelled to allow the Baniyā money-lenders (who were generally grain traders as well) and the *zamindār*-creditors to take their crops from the threshing floor at lower prices than the market prices. The money-lenders charged very high rates of interest on the basis of an indigenous system of interest called *chakravardi-byāz* (compound-interest). The government did not provide any credit agency for the cultivators. Cultivators therefore depended on money-lenders for loans to pay revenue dues, to pay for social and family obligations, and to survive in times of famine and crop failure. The situation which Darling (1947) described

regarding prosperity, agricultural indebtedness, and money-lending in Panjab state was not different from in Muzaffarnagar District.

Some older *kisāns* told me that the following proverb was often heard in the period prior to 1950: "A *kisān* is born in debt, lives in debt and dies in debt", (*kisān karj me paydā hotā hai, karj me jitā hai aur karj me hī mar jatā hai*). Whitcombe (ibid. :46-7) has discussed the case of Diwan Singh, a Jat *kisan* from a village of Muzaffarnagar District. Evidence from the Famine Commission Report of 1878 indicates that after paying his land revenue and loan to the moneylender, he did not have money or grain to feed his family for the rest of the year. Of 164 cultivators in Diwan Singh's village, only one was not in debt. Pradhan (ibid. :51-2) also wrote of the indebtedness of *kisans* and the influence of Baniyā money-lenders in the village of Muzaffarnagar District:

...The Jats of the khap villages were economically dependent on the money-lender caste [the Baniya]. They took loans mostly at a compound rate of interest whenever there was drought, cattle disease or failure of crops. There was serious indebtedness. Illiteracy among the Jats helped the money-lenders to falsify accounts and a custom soon developed by which the money-lenders took the harvest directly from the fields, making their own evaluation. In most cases the Jat farmers had to buy grain from the money-lenders on credit, as the grain left in their own store was not sufficient to see them through to the next harvest. The Jats brought household necessities like mustard oil, salt, sugar, lentils, tobacco and rich from the money-lender's shop also on credit. In certain khap villagers, notably Sisauli and Harsauli the caste of money-lenders become politically dominant. They considered the Jats of lower social status and the

Jats were not allowed to sit on the same cot as the money-lenders except in a few cases of such influential persons as the thok headman.

Ironically, while canal irrigation and improved transport facilities tended to decrease the degree of agricultural indebtedness, at the same time, the British revenue and landed property laws served to sustain agricultural indebtedness and to increase the transfer of agricultural land from the hereditary owners to the Baniyā money-lenders through foreclosures. The new owners often had no interest in increasing agricultural production and would not invest capital in improved agricultural technology. The demand for rent and land revenue helped to push the cultivators into the clutches of the money-lenders.

During the Mutiny of 1857, many *kisāns* not only attacked government buildings and offices but also looted Baniya money-lenders' properties and burnt their account-books and debt-bonds in Muzaffarnagar District (neville *ibid.*:202). This indicates that their anger was not only against the British government but also against the Baniyā money-lenders who had kept them in indebtedness and took their hereditary land with the help of the government's civil law. (see Stokes *ibid.*:163; Choudhari 1965:135-6). Those *zamindārs* and *kisāns* who did not co-operate or who revolted against the government were suppressed; and their land or *zamindārī* rights were taken away by the government. For example, Inayat Ali Khan, Kaji of Thanabhawn town, who raised the flag of

Islam and attacked the government offices at Shamli town during the Mutiny, had his estate confiscated. (Nevill ibid.:91,117).

Those *zamindars* and moneylenders who were loyal and supported the government during the mutiny were awarded social titles and revenue-free land, and members of their families were appointed to magistracies and other high positions in the district administration. This is clear from the list of Muzaffarnagar District Staff members mentioned in the Supplementary Notes of the Muzaffarnagar District Gazetteer (1934:11-12). The Marhal Muslim-Jat family of Karnal town and Lal Nihal Chand, a wealthy Baniyā banker and *zamindar* of Muzaffarnagar city, supplied man power and money during the Mutiny and were rewarded with landed property (Nevill ibid. :91-115). In 1903, the main *zamindar* families of the district were as follows:

Table 1: Chief *zamindars* of Muzaffarnagar District (1903)

| <i>Zamindar</i> | caste | No.of vill. |
|---------------------------------|---------------|-------------|
| Marhal family of Karnal | Saiyid | 86 |
| Muzaffar Ali Khan of Jansat | Saiyid | 23 |
| Asghar Ali Khan of Jansat | Saiyid | 21 |
| Hashim Ali Khan of Jansat | Saiyid | 22 |
| Mahandi Ali Khan of Jansat | Saiyid | 10 |
| Abdullah Khan of Jansat | Saiyid | 8 |
| Saiyid family of Bhandura | Saiyid | 28 |
| Saiyid family of Tissa | Saiyid | 14 |
| Saiyid family of Kakrouli | Saiyid | 11 |
| Lala Keshodas of Muz. city | Baniya | 56 |
| Baniya family of Chhapar | Baniya | 33 |
| Lala Nihal Chand of Muz. city | Baniya | 41 |
| Chaudhri Ghasi Ram | Jat | 12 |
| Widow of Landhaura Raja | Gujar | 12 |
| Chaudhri Ghanshyam Singh | Rajput | 5 |
| Rangar family of Khiri | Muslim Rajput | 5 |
| Two Bohra families of Muz. city | Brahman | 85 |

It is clear from the above table that the Baniyās and Saiyid Muslims were in 1903 the largest landlords in the district. They were the most wealthy influential people in the district. During the partition of the country in 1947, about 20% of the total number of Muslims from the district went to Pakistan. Some members of Muslim *zamindar* families also went to Pakistan and all members of the Marhal family of Karnal migrated to Pakistan at the time of Partition. The first prime minister of Pakistan, Nawab Liaqat Ali Khan, belonged to this family. Various Muslim ex-*zamindars* of Jansat, Tissa, Kakrouli, Bhanuṛa and Kaiṛi still have their descendants in this district. None of them are involved in trading activities in the *mandi*, and in fact none have opted for industry or trade of any kind. They are earning their livelihood from agriculture or income from rented urban property. Many of them are relatively poor on account of decreased amounts of the land in their possession. Saiyid Mahandi Asgar, grandson of Mahandi Ali Khan of Jansat family, has been actively involved in district politics for the last twenty five years and he had once been elected as a Member of the Legislative Assembly. He told me in an interview:

Greediness and rationality are opposite of generosity and aggressiveness. Baniyas have the first set of traits and we [Muslims] have kindness and anger in our blood. Banyias' sole aim is to make money by any means--cheating, black-marketing, illegal hoarding etc.--but for us, maintaining our generosity and social reputation (*izzat*) is more important than anything else.

The descendants of ex-zamindār Lala Kasho Dass are either government servants or they are dependent on the urban property left by their predecessors. Successors of Lala Nihal Chand are now divided into eight households, and they emerged as big industrialists and possess extensive urban property, some agricultural farms and many industries in this district and other parts of the country. At present these families are known as the "Swarup family". Many members of these families have received higher education, some of them abroad. They have developed their administrative, managerial and enterprising skills through their family background and education. Some of the members of these families were top ranked government officials in the past. The remarkable feature of these families is that they co-operate and collaborate with each other in new enterprises. When I interviewed some members of the Swarup family, they told me that none of their family members has been involved in any trade or *ārḥat* business in the *mandī*. For them, involvement in trade or in the *ārḥat* business in the *mandī* would certainly damage their social position. They even like to maintain social distance from the Baniyā traders and *ārḥatis*. Some Baniyā *ārḥatis* told me, however, that some members of Swarup family borrow money from them for their industries and they do not hold a good reputation among the Baniyā *ārḥatis* in the *mandī* because of not paying their loans back in due time.

Among the descendants of two Brahman Bohra zamindār

families, only three brothers are alive. These three brothers are well educated and live separately with their own families but they share three factories jointly. They have some landed property in Muzaffarnagar city and none of them are involved in trade or *mandi* business. The descendants of Chaudhri Ghasi Ram of Ghasipura village are divided into five families and have internal rifts and rivalries. Some of the members of these families have opted for the legal profession. Others are earning their livelihood from agriculture and rented property in Muzaffarnagar city.

While exploring the causes of divergent trends of the descendants of these ex-*zamindār* families, I sought their own views on this issue. Most of them told me that the most important reasons for the decline of wealth and influence of Muslim ex-*zamindār* families has been their orthodox attitude and aristocratic value system which kept them away from entrepreneurial activities. Their ascribed status orientation has been a barrier to their achievement, according to local opinion, so they could not emerge as new capitalists. The decline of Ghasi Ram's family is thought to be a result of their internal strife. The causes of the remarkable progress of the Swarup family members are said to be their industrial background, high educational and managerial qualifications and co-operation.

Impact of Land-tenure Systems

In the tenurial systems known as *pattidārī* and *bhaicharā*, landholders were liable to pay their revenue through their *lambardārs*--the representatives of particular lineage groups within the village (Navill ibid.:111; Pradhan ibid.34; Stoecks 1978:77), and land was held by most members of the dominant caste resident in the village. In *zamindārī* tenure, one person or family established through a long standing grant, tradition or purchase from the government or from *kisāns*, the right to be recognised as the sole proprietor of a *zamindārī* estate. The *zamindār* would lease the land to tenants from who he collected rent. The *zamindār* was liable to pay a fixed revenue to the government.

To a great extent, *bhaicharā* land tenure enabled Jat *kisāns* to save their land from the clutches of Baniyā money-lenders in Muzaffarnagar District. In many ways *bhaicharā* tenure reflects the strong Jat brotherhood traditions. Shivcharan Singh, an old Jat *kisān* from Chandhrī village of Muzaffarnagar District told me:

During the British period my village was under *bhaichara* tenure. We had a *lambardār*, who was legally responsible to pay revenue to the government on our behalf. Once, because of crop failure and poverty, five or six *kisāns* were unable to pay their share of the revenue to the *lambardar*. Because the *lambardār* could not pay revenue to the government in due time, he was arrested by the police. We collected some money among ourselves and paid the share of these five or six *kisāns*. Our *lambardār* was released from jail within three days. We had great respect for our *lambardār*.

In 1860, among a total of 1,061 *mahals* (land-

tenure villages) in the district, 497 were in *bhaicharā* tenure, 246 were in *pattidari* tenure and 258 were in *zamindāri* tenure. Gradually the number of *zamindāri* villages increased. Between 1860 and 1890, sixty thousand acres of land were transferred; and the chief losers were the Saiyids and Gujars. The two groups between them lost more than half of the total land transferred during this period. After them Rajputs, Jats (both Hindus and Muslims) and Baluchi Muslims were the main losers. The main gainers were the Baniyās who increased their landholdings by over thirty thousand acres. Their holdings rose from 16.5% of the total in 1881 to 24% in 1921. Next to them as gainers came Sheikhs, the Muslim family of Karnal town and the two *zamindar* families of Bohras, who were migrants from Rajasthan state (Nevill *ibid.*:112-18; Stokes *ibid.*: 118).

Since Independence in 1947, the Indian government has taken several radical steps regarding landed property rights and agricultural marketing. For example, in the context of land tenure, under the Zamindāri Abolition and Land Reform Act of 1951, the state government abolished the old land tenure system and introduced new tenurial forms. Under this new system there are three permanent types of tenure: *bhumidāri*, *sirdārī* and *āsāmī*. At present there are no *sirdars* or *āsāmī* in this district. All landholders have become *bhumidārs*. A *bhumidār* has the exclusive possession right of his land and may

use it as the pleases, sell it or transfer it in any way. The *bhumidār* himself has to pay a fixed revenue directly to the government. Because of the *zamindārī* abolition, agricultural land went back to the hereditary landholders (i.e. the *kisān* castes) from the Baniyās.

After *zamindārī* abolition, the *kisān* castes have been gradually claiming greater and greater political power over Baniyās, and to a lesser extent they have been challenging the economic predominance of Baniyās. Among one hundred new brick-kiln units that were started in 1990, for example, seventy are owned by rich *kisāns* and only twenty are owned by Baniyās. But still, Baniyās as a caste group are the wealthiest group in the district. Baniyās are mainly confined to and predominant in commerce, trade and industry; but refugee Panjabi traders from Pakistan have been challenging their commercial dominance in Muzaffarnagar city and other towns of the district. The majority of Baniyās, who were engaged in trade, shop-keeping, money-lending, and a small number in agriculture in the villages gradually migrated to the towns and started businesses there. The increasing political and economic dominance of the *kisān* castes in the villages has been the main factor which forced Baniyas to migrate to the towns. Many Baniyā *ārhatīs* told me that Baniyās find it difficult to engage in commercial activities and agriculture and live in the villages. In many cases *kisāns* have not settled Baniyās' debts, and Baniyās' houses were often ransacked by

burglars and thieves (according to some Baniyā āṛḥatis). So *zmindāri* abolition, insecurity in the villages, the facilities in the towns and better opportunities for trade are the main reasons for Baniyās' migration from villages to the towns. The majority of local Baniyā āṛḥatis in the *manḍi* emigrated from villages of the district in the last thirty or forty years. Some Baniyā āṛḥatis' extended family members still live in the villages where they are engaged in agriculture, trade and petty shop-keeping. These village Baniyas are very important for the Baniyā āṛḥatis in getting *kisāns* as clients, as I will discuss in Chapter 6.

Agricultural Production

In the *doāb* region, the agricultural year (*faslī sāl*) is divided into three cropping seasons: *rabi* or *sadhi*, or *kharif* or *savanī* and *ziad*. The agricultural year begins with the month of *Asarh* (June-July) when the first monsoon rain falls and *kisāns* begin to sow their *kharif* (autumn) crops. The main *kharif* crops grown in this district are: several staple crops (mainly rice, maize, *jwar*, *bajarā*, millets), pulses (*urad*, *masur*, *muṭ*), several vegetables and fodder crops, seasmum and cotton. The sowing period of the *kharif* crops is from mid June to the last week of July and harvesting is done from mid-September to mid-November. The *rabi*(spring) crops are sown between mid-October and mid-November, and harvested from the month of March until the middle of

May. The main *rabi* crops grown in this district are: wheat, barley, peas, gram, mustard, arhar (a pulse) and several vegetables and fodder crops. The third harvest, *ziad*, is not considered an important harvest because only maize, some varieties of melons, vegetables and a few fodder crops are grown during this harvest and because most of the fields are already sown in *kharif* crops.

The sugarcane crop, which is the main cash crop in this district, stretches beyond the confines of a single agricultural year. It is a ten month crop which is planted around February to March and the long operation of harvesting is done from November to March. After harvesting the first sugarcane crop, the roots are left in the soil for germination for the next year. This second crop of sugarcane--which is harvested in the next agricultural year--is called *munṛhā*.

During the year 1985-86, the total land under cultivation was 333.1 thousand hectares. Of this total, 200.3 thousand hectares were under more than one crop, The total area of each main crop under cultivation, and total crop production in this year as follow:

Table 2: Main Crops, Area under Cultivation and Total Production during the Year of 1985-86
(Source: Statistical Magazine, 1987)

| Main Crops | Area(Hectares) | Production (Metric Tonnes) |
|-----------------|----------------|----------------------------|
| ----- | | |
| 1. Staple Crops | | |
| Rice | 48082 | 125150 |
| Wheat | 167880 | 475035 |
| Barley | 314 | 536 |
| Jawar | 62 | 34 |

| | | |
|--------------------|--------|---------|
| Bajara | 430 | 287 |
| Maize | 13075 | 16586 |
| Others | 74 | 49 |
| Total Staple Crops | 229917 | 617677 |
| 2. Pulses | | |
| Urad | 6098 | 1847 |
| Mung | 945 | 545 |
| Masur | 2767 | 2555 |
| Gram | 1236 | 1408 |
| Peas | 1127 | 1667 |
| Arhar | 618 | 678 |
| Total Pulses | 12791 | 8700 |
| 3. Oil-seeds | | |
| Mustard | 3868 | 2422 |
| Linseed | 18 | 6 |
| Sesamum | 37 | 3 |
| Peanut | 749 | 597 |
| Total Oil-seeds | 4672 | 3028 |
| 4. Other Crops | | |
| Sugarcane | 169982 | 9667896 |
| Potato | 2353 | 39679 |
| Tobacco | 22 | 24 |
| Jute | 28 | 57 |
| Cotton | 3603 | 932 |
| Hemp | 55 | 35 |

Only *kisāns* with very large landholdings can afford to put some of their land under orchards for fruit production for market. The climate and the nature of the soil permit only a few fruit crops to be grown in this district. The main fruit crops are mango, papaya, guava, pear, plum, and peach. Only a small quantity of mangoes and plums is exported from the district. While a large variety of fruits-- mainly grapes, bananas, oranges, pineapples, mangoes, pomegranates, apples and nuts--are imported from other parts of the country. The fruit business in the district has been mainly in the hands of Muslims.

In the late 1960s the "green revolution" programme was launched by the central government. Under this programme new hybrid high yielding varieties of seeds were distributed to *kisāns* in all districts in the country. This has made the country independent in food grain production. At present in Muzaffarnagar District, most of the *kisāns* have their own diesel-engine or electrically powered tube-wells for irrigation. This allows year-round irrigation and frees the *kisāns* from the tyranny and uncertainty of canal irrigation and total dependence on monsoon rains. Because of the tube-wells, the *kisāns* of Muzaffarnagar District were able to save their crops during the 1986-88 drought period, which was the longest in the history of this district.

In the year 1985-86 there were about fifteen thousand privately owned tractors in use in agricultural in the district. In the same year, the total number of food grain stores owned by the central and state governments was only twenty-seven in the whole district (Statistical Magazine 1987; District agricultural office). This small number of stores is inadequate to deal with amount of foodgrain purchased from the *kisāns* by the state and central governments. Sugarcane, wheat, rice, potatoes, onions and chillies are the main commercial crops grown by the *kisāns* of this district. Other crops are grown by the *kisāns* mainly for domestic purposes and for small local markets. Small *kisāns* and share-croppers (*batai-dārs*) grow vegetables and fodder crops for commercial

purposes which they sell in nearby town *mandis*.

During my interviews with *kisāns*, I noted that generally a *kisān* decides what to grow and what not to grow by taking into account mainly the following factors: the cost of in-puts (i.e. seed, irrigation, labour, fertiliser and so forth), market availability, transport costs, the nature of soil, and government price policies. Sugarcane, for example, occupies land for a long time, needs extensive irrigation, intensive labour and much fertilizer. But *kisans* prefer to grow this crop unlike cotton, peas, pulses, wheat etc., where whole crops can easily be lost.

At the time when sugarcane is normally planted, the government declares a minimum sugarcane price to be paid by those factories with whom *kisāns* have dealings. The sugar factories make written bonds with *kisāns* which means that a factory must buy the agreed amount and offer at least the price declared by the government to *kisāns*. This allows the *kisans* to plan ahead with a reasonable degree of certainty. Another advantage of sugarcane is that it does not have to be planted for the following year. Existing roots will provide one further crop.

According to many *kisāns* I have spoken with, the purchase price for wheat that the government has been offering to *kisāns* for the last two or three decades is not very profitable. For the last ten years the government has been offering a good price for rice, and that

is why the area under rice is increasing. Crops of gram and peas do not need very good soil and require very little watering; but pesticides are not cost-effective on them and heavy rain can easily destroy whole crops. As a result *kisāns* are not greatly inclined to grow these crops in Muzaffarnagar District. Potato, onion and chilli crops require very intensive labour and prices of these crops are unpredictable at harvesting time. These crops tend to be grown by small *kisāns* who can manage their small plots using only family labour. And *kisāns* are unable to store these products for long because of lack of cold storage facilities. So growing these crops is very risky for them. If there is heavy rain in March and April the ripening *rabi* crops can easily be destroyed and such a rainfall pattern is not uncommon.

Most *kisāns* are reluctant to change their old cropping pattern--rice, wheat, sugarcane and the general rotation sequences of other cash crops for market. Their financial situation do not allow them to take the risk of dramatically changing their cropping patterns (interview statements made by Muzaffarnagar *kisāns*; see also Prakasharao 1978:27). Very good climatic conditions, fertile land and extensive irrigation facilities facilitate double-cropping and mixing crops (e.g. onion with sugarcane, mustard with wheat and so on); and some *kisāns* are able to grow four crops in a field in one year in this district.

Several state and central government trading agencies now trade in the open market to maintain prices at a level suitable for producers and consumers, to reduce distribution costs, to prevent speculative hoarding by traders and to maintain buffer-stocks against the fluctuating supply and prices situation and natural disasters. The government trading agencies buy directly from *kisans* at support prices and *kisāns* are free to sell their products either to the government trading agencies or to the traders and *arhatis* in the *mandis*, whenever they get the highest prices. Marketing of agricultural products in the *mandi* is the subject matter of Chapter 6.

Sugar Industry

There are five sugar factories in the District of Muzaffarnagar, situated at Shamli, Khatauli, Mansurpur, Rohana and Morna. The Morna sugar factory was started around 1983 as a co-operative venture by the state government. The other four factories date from the colonial period. They were started by wealthy *zamindārs* from the trading castes, and their families still own these factories. Because of its failure to pay its debts to the government and *kisan* cane suppliers, the Rohana factory was taken over by the state government a few years ago. The crushing capacity of these five sugar factories is inadequate to deal with all the sugarcane produced in the district. In the year 1986-87 these

factories produced produced approximately 15000 metric tons (source assistant Sugar Commissioner's Office).

During my field work, there were about three hundred small raw sugar manufacturing factories called *salphars* or *khangsāri* units (horizontal chain type cane-crushing machines) and many small cane-crushing mills called "crushers" in this district. These manufacture raw sugar and other sugarcane products (i.e. *guṛ*, *khand*, *sakhar*). These *salphars* and cane-crushing mills are owned by wealthy *kisāns* and urban businessmen mainly from the trading castes (among whom a large number are *ārḥatis* in the grain and sugarcane produce *mandis* of the district). A small quantity of the total production of sugarcane is crushed by *kolhus* small vertical cane-crushing machines powered by bullocks, a diesel engine or an electric motor. a *kolhu* can only make *guṛ*, *khand* and *sakkar*. *Kolhus* are run by smaller *kisāns* and non-*kisān* people mainly from the service castes. These people generally hire the *kolhus* for the season from town traders and borrow the running capital from the *kachchā ārḥatis* (to whom they are morally but not legally bound to bring their cane products for sale). More than forty thousand people are involved in these types of sugar and *guṛ* manufacturing units during the sugarcane harvesting period in Muzaffarnagar District (source: District Assistant Sugar Commissioner's Office).

The important feature of industrial development in

Muzaffarnagar District is that almost all industries are in the private sector and most of them are owned by members of the local trading castes, among whom a good number are grain and *gur āṛhatīs*. A great deal of industrial development has taken place only in the last twenty years, since big traders and Muzaffarnagar city grain and *gur āṛhatīs* have become involved in the industrial sector. The new industrial and agricultural marketing policies of the government are mainly responsible for encouraging ordinary traders and *arhatīs* to enter industry. (I will discuss this point in greater detail in Chapter 4, when I describe the social backgrounds of *āṛhatīs* in the *mandī*.)

Since 1969, most of the private banks, which were previously owned by wealthy people--many from the trading castes--have been nationalised by the Central Government. These banks now provide agricultural loans to *kīsāns*, to landless labourers, and to industrialists at lower rates of interest than would be provided on the open market. The availability of low-interest government loans to people of Scheduled Castes is one important factor influencing some of these people to abandon village *jajmānī* relationships. In 1986-87, there were 142 branches of these nationalised banks, 25 co-operative bank branches, 6 land development banks, and 6 non-nationalised commercial banks in the villages and towns of Muzaffarnagar District (Statistical Magazine, 1987).

In summary, I have in this chapter tried to show

how in the colonial period agricultural production and marketing facilities increased, but at the same time several factors prevented *kisāns* from moving rapidly from a subsistence economy to a market economy. During this period, people of Baniyā castes become increasingly involved in landholding and district administration. Their landholdings increased at the expense of the traditional landholding castes, who often became tenants and debtors to these Baniyās. These new landholders, the Baniyās, were not interested in investing capital in agricultural; they were interested primarily in profits from rent, trade, and money-lending. It was during the colonial period that Baniyās became the most wealthy and influential people in the district. I have explained how, after independence, this situation changed. Land went back to the traditional landholding castes, and the influential status of the Baniyā has declined in the rural areas. In the last forty years, the majority of Baniyās have migrated to the towns and have become involved in trade and industry. Because of their traditional occupational status, entrepreneurial skills, and, caste ideology, they dominate trading activities in Muzaffarnagar city and other towns of the district.

CHAPTER THREE

NEGOTIATED MODELS OF VILLAGE EXCHANGE

The *kisāns* of Muzaffarnagar District exchange their products with reference to three different models of exchange: a *jajmāni* and kinship-based moral economy, barter, and market exchange. These models of exchange differ in the ritual and moral meanings assigned to them by *kisāns*. From a *kisāns* point of view, *jajmāni* and kinship exchanges are grounded in a ritualized production process and in moral values connected with *izzat* (prestige) and social obligation; barter is grounded partly in a moral economy and partly in market principles; and their model of market exchange involves calculations of profit and loss that are backgrounded in their own understandings of *jajmāni* and barter. Though these three models are, from the *kisāns* perspective, distinct and defined with respect to widely divergent values, in many contexts of village life these models provide conflicting sets of expectations and may generate dissension and disagreement among the parties to any given exchange. I will in the following pages provide many examples of such conflicts and negotiations that are created when these culturally distinct models overlap and are interwoven in actual practice.

The overlapping and negotiable nature of these

models is not a new phenomenon. Previous analysis of *jajmānī* relationships have stressed their remoteness from market exchange, yet it is likely that some aspects of market exchange have exercised an influence on village social relationship for a very long time. Recent social changes, however, have increased the relevancy of market considerations and profit calculation in village life. All *kisāns* nonetheless invoke understandings of *jajmānī* relations in many situations, and when they carry out agricultural rituals, these are concerned with increase in production, social obligation and social prestige, and not with profit.

Some Cultural Definitions of Land Agriculture

For an understanding of economic activities in any society, it is necessary to take into account the cultural constructions (lodged in explicit statements, metaphors, rituals and so forth), the "local models" (Gudeman 1986) in terms of which actors interpret their own relationships and behaviour. I discuss here some relevant cultural constructions in terms of which Muzaffarnagar *kisāns* understand the various modes of economic exchange in which they participate.

The *kisāns* of Muzaffarnagar District do not see their household economy as separate from the cash or market economy. Nor do they use the term "economy". They speak about the "economic conditions" (*ārthik dashā*) and about the "expenses of the household" (*gharelū kharchā*)

and the "expenses of agriculture" (*khetī-baḍī kā khar-chā*). They do not include their own labour or expenses associated with the input of draught animals in calculations of the expenses of agriculture. They use the word "capital" (*punji*) only for their own cash and gold and silver jewellery; they do not consider land as capital, because market considerations have not fully penetrated their relationship to the land they hold. Rarely does any *kisān* keep written accounts of his agricultural expenses and profits.

In his analysis of the "cultural agronomy" of Pakistani farmers, Kurin (1983:283-94) described the way in which these farmers see the process of crop production as analogous to different stages of human life. they make metaphorical equations between seed and sperm, soil and womb, irrigation water and mother's milk, and fertilizer and food.

For the Hindu *kisāns* of Muzaffarnagar District, land is not simply an object for crop production, and it is not simply related metaphorically to the human body. It is also their "mother earth" (*dharti mata*) who "feeds" and looks after them, as a mother looks after her children. The walls of the *ghar* (cattle pen and men's sitting place) belonging to a Gujar family in the village of Titron, for example, bear the following two inscriptions:

The earth is my mother, and I am her son,
The earth where I took birth, my mother, is greater
even than heaven.

From another perspective important in western Uttar Pradesh villages, land (bhumi) is worshipped under the guise of the godling Bhumiya, "the one of the soil." Khetrapal (or Khetpal)--"protector of the fields"--is another name of this deity. In some parts of Uttar Pradesh, including Muzaffarnagar, Bhumiya is a male godling, while in eastern U.P. it is a female deity. Bhumiya is worshipped at a large village-wide annual festival in the month of Savan, at the harvests, at the birth of a male child, and the first milk of a cow is offered to him.

In one indigenous classification of types of land or soil (there is no differentiation between soil and land in the local language), *Kisāns* of Muzaffarnagar District divide land into four categories: *taktvar zamin* ("strong" or fertile land), *dermianī zamin* ("medium" or average land), *kamjōr zamin* ("weak" or less fertile land) and *banjar zamin* (infertile land).

Kisāns say that strong land needs less "diet" (*khurak*) and gives greater yields than weak land. And if the land is "fed" (*khurak denā*) very well or if a good diet (i.e. water and fertilizer) is given to "her" she will give good crops. She "eats" fertilizer and "drinks" water. *Kisāns* say that the fertility of the land, and the generative power of the seed and "diet" are more important than labour in the productive process. They say that for crops and the fertility of the soil, rain-water is the most *taktvar* (strength-giving) water, next

is canal water and river, and last is well water.

According to local understandings, compost fertilizer is better than chemical fertilizers for the land because once the land is fed by compost fertilizer, it has a sufficient diet for the next two years. In the case of chemical fertilizers on the other hand, the land gives more output, but fertilizer is required several times in a year; and chemical fertilizers are thought to damage the natural fertility of the land. Also, food and vegetables grown in chemically fertilized soil are considered tasteless and unhealthy.

Kisāns use the word "cutting" (*kaṭnā*) for harvesting. Cutting is not normally done at night because *kisāns* say that plants sleep at night and that it is not right to disturb their sleep. They say that some crops "pull out" (*khinchanā*) more diet and strength from the land than others, and make the land "weak" for the next crop. Sugarcane for example is said to pull out more diet and strength from the land than any other crop.

When crops are destroyed by over-feeding or lack of proper diet, or because of natural calamity (e.g. flood, drought, heavy rain), the crops are said to have died (*mar gavi*). Also, when crops are destroyed in this way, *kisāns* frequently say that this is the result of the actions (*karma*) of the individual, or the people or the village or region, in this or previous lives. This belief may be held both by those whose crops were destroyed and by those who witnessed or heard about the

destruction.

With respect to these cultural constructions, then--land as *dharti matā*, land as *Bhumiyā*, land as possessing more or less *takat*, and the intertwining of a person's moral nature with that of the land--land is not viewed simply as a source of profit or as an easily transferrable commodity.

For identification and in everyday conversation, *kisāns* give individual names to each of their plots of land. If a *kisān* acquires a plot from a man named Ram Singh, for example, he (and his descendents) might call that plot *ram singh walā khet*, "the field of Ram Singh." If there is a mango tree near a plot, it might be called "mango tree field;" a field near a family ancestral shrine is often called *devatā vālā khet*, "the field of the ancestral deity." This individualization of the land, and its integration into the history of a family, also mitigates somewhat against its transformation into an anonymous and saleable commodity. This is particularly true in the case of fields in which ancestral shrines are situated. Every *kisān* family in Muzaffarnagar District maintains such shrines in their fields, and these white-domed structures are seen everywhere as one walks through the fields of any village. I was repeatedly told by Muzaffarnagar *Kisāns* that a family would be extremely hesitant to sell a field in which a shrine is located, I never came to know of such a case. But if this were to occur, I was told, the new owner's rights to the land

would be circumscribed by the fact that he would not be empowered to destroy the shrine, and he would be compelled to allow the family to continue to maintain the shrine and to make offerings there.

Issues of social prestige (*izzat*) also limit the degree to which land is thought of as a commodity to be sold for profit. From the point of view of others who may evaluate the social prestige of a particular *kisān*, it is of little importance how much profit that *kisān* makes or how much yield he receives from the land. The most important consideration in this connection is the size of his landholding. If a *kisān* sells even a very small parcel of his land (no matter how great the profit), he still loses considerable *izzat*. And at the time of marriage arrangements, the most important factor generally to be taken into account is the size of a family's holdings, and not the profit they may extract there from. Tekchand, for example, is a Gujar *kisān* who holds the largest acreage in the village of Hathchoya. He is heavily indebted, he manages his farm poorly, and his profit from his holdings is very low. But because of his large holding, he receives a great deal of respect in the village, particularly from service caste people.

In another case, the son of a Rajput *kisān* of Kertu village wanted to open an electrical shop in the city of Muzaffarnagar. He asked his father, Nathu Singh, to sell two *bighās* (about 2/5 of an acre) in order to finance the cost. Despite the expectation of a high profit from

such a shop, his father refused to sell the land, saying that it was a question not just of losing the land, but more importantly, of losing izzat in the village and among their circle of relatives in the larger Rajput community. But after the son threatened to separate from the family if the land was not sold, the father agreed to the sale. The father spoke to someone who he thought might be in a position to purchase the land, but he did not publicly spread the news that the land was to be put up for sale, precisely because of the loss of prestige that was involved. Somehow, however, the people of his lineage (*kunbā*) came to know of the proposed sale, and they were angry at the fact that the offer to sell was not made to them, because of the very pervasive notion that land should not be sold outside of the *kunbā*. Two men of his *kunbā* offered the same price as the outside purchaser, but they wanted to pay the full amount only after one year. Nathu Singh was not happy with those terms, because his son wanted the money for the shop immediately, and so he sold the land to the first buyer. A great deal of bitterness was thus created within the *kunbā*, over this issue of whether land was to be treated merely as a commodity to be sold for the greatest profit, or whether social and more considerations should have greater bearing than market considerations.

Agricultural Distribution, Labour Arrangements, and the Ritual Context of Crop Production

Some General Considerations

Many aspects of agricultural production and distribution in rural Muzaffarnagar are embedded in an elaborate set of ritual considerations. While many of these considerations are still of great importance to *kisāns* and their families, others are giving way in the face of increasing urban influences upon consumption patterns and education and employment opportunities, and an increasing orientation towards the market economy. Yet these ritual considerations still comprise an important part of the cultural model in terms of which *kisāns* construct an understanding of their own social world. In the paragraphs that follow, I describe several of these sets of ritual considerations and the way in which they are interwoven with typical patterns of labour recruitment and crop distribution, and analyze the way in which this "traditional" cultural model is often contested and negotiated in village life, and the ways in which conflicts are often generated when this model is juxtaposed with market considerations.

Whereas Baniyā *ārhatīs* perform a number of rituals for financial gain (see Chapter 5), Hindu *kisāns* perform many rituals with the goal of increasing agricultural production, to enable them to feed their families and to give appropriate gifts to their kin (particularly married daughters and sisters), neighbours, and the *kamins*

who are attached to them in *jajmāni* relationships. In other words, a Baniyā *ārhati* performs rituals primarily with the goal of accumulating wealth, while a *kisān* performs rituals with the goal of increasing the means of sharing or distributing what he has produced.

Kisāns speak of the god Indra as the lord of the rains, who controls the amount and timing of the rain. Crooke (1894:44) noted this in the late nineteenth century.

In the Muzaffarnagar district if rain falls they [*kisan*] worship Raja Indra and read the story of the Megha Raja, or the lord of the rain. In his name they give alms to the poor and release a young bull or buffalo. Crushed grain is cooked on the edge of a tank in his honour and in the name of the rain god Khwaja Khizer [a Muslim saint], and some offering is made to Bhumiya, the lord of the soil.

Nowadays, women sing songs in praise of the god Indra on certain festive occasions, particularly at the Tij festival in the month of Savan (August) and request a good rainy season for the crops. But in other ordinary circumstances, Indra is not worshipped for rain. People worship this deity and give *dān* to Brahmins and the poor only when there is a severe flood or drought.

When a *kisān* has a very good crop in his field and he fears that it might be affected by evil-spirits and the evil-eye, he hangs a black vessel or pot on a stick in the field for its protection. When a *kisān* buys a new agricultural machine, particularly a tractor, or cattle, he performs a *muhūrat* ritual for these things before

using them, with the idea that after the *muhūrat* ritual these things will increase production and will bring prosperity to the family. Some milk from the first milk of cows and female buffaloes is offered to the family's ancestral deities and to Bhumiya. The rest of the milk is boiled, and this milk (*khīs*, as it is called), is distributed to the family Brahman priest, and then to neighbours and kinsmen, with the belief that this will increase the milk and keep the cattle well. Women of *kisān* families sometimes sing songs as they sit companionable together and spin cotton, and on certain ritual occasions, for the bountifulness of the fields and the cattle. Once when I went to the village of Pura during my fieldwork, for example, I observed the women of a Tyagi *kisān* family spinning cotton thread at a spinning wheel (*charkā*) in the courtyard, and singing a folk song, the first lines of which were as follows:

Just as long as I spin the thread on the spinning wheel may that be the length of the sugarcane in our fields.

In the villages of Muzaffarnagar District, I observed that most production rituals are concerned with the wheat, rice, and sugarcane crops, the main crops grown in the district for both domestic consumption and sale in the market. In the past, *kisāns* considered some particular days inauspicious for ploughing. For example, the *nag panchami* or snake festival day in the month of Savan, and the fifteenth day of the month of Karttik,

and certain day of every lunar month when the earth is said to sleep. *Kisāns* used to consult their family Brahman priest to ascertain auspicious days for sowing, planting, and beginning the ploughing. Many *kisāns* still will not start ploughing on the day of *nag panchami*. and they consider Tuesday an auspicious day for any agricultural work.

Wheat and Rice Crops

The process of wheat sowing does not require a *kisān* to hire labour or to ask for help from his neighbours. But when the crop is ripe in April, a *kisān* needs labourers for harvesting. He normally obtains these labourers from his own village, but sometimes they may also come from nearby villages. These labourers for wheat harvesting are called *lavā* ("brought"). Most *lavā* workers are landless persons who perform this work regardless of caste considerations. Even Brahmans may work in this way. This is because wheat is an essential food commodity for every household's daily consumption in western Uttar Pradesh, and payment for wheat harvesting is in the form of wheat. Landless people are very eager to work in this way, even if they are employed for wages in a city. Once when I was interviewing the District Agricultural Officer in his office, for example, his peon came in and asked the officer to grant him seven days' leave, so that he might return to his native village and harvest the wheat crop as a *lava* worker. The

officer was reluctant to grant the leave because of a heavy work-load in the office, but the peon insisted, saying that he must return to the village, because he wanted to obtain wheat for his family. This peon, like many daily wage-labourers, rickshaw-pullers and unskilled factory workers, works each year in this way in his village, in order to obtain wheat to feed his family. This is the only occasion on which city workers usually want to return to their villages to work. This attitude reflects a past situation in which wheat prices fluctuated widely, and a city worker could not be assured that his daily wages would be sufficient to provide wheat for his family in the event of a dramatic price increase. This attitude that wheat should be obtained directly persists today, even though wheat prices have stabilized through government intervention.

In the wheat fields, each *lava* worker receives one bundle of wheat (a *puli*) for every twenty to twenty-five bundles he or she harvests. The bundles of wheat that a labourer receives as his payment are called *lai*. In this harvesting work, the poor, women, and landless people from all castes do the same work together and receive equal payments for work performed.

Sukhbir Singh, a Rajput *kisān* from the village of Bhatu, told me of the following incident:

In the past there was no problem in obtaining *lava* workers. Now, year by year it is becoming more difficult to get *lava* workers for the wheat harvest. In the past, a *kisān* used to distribute the bundles of wheat to the workers himself, but nowa-

days the workers want to select their own bundles. And usually they make bigger bundles for themselves, and this creates disputes. Last year when I wanted to give two Chamars their *lai*, they refused, saying that they wanted to pick up their bundles themselves. I objected and told them that this was unfair, because they had made those bundles bigger than the others. I told them that if they had made all bundles of equal size, I wouldn't mind if they picked up their own bundles. We argued for a while, and they said that they wouldn't come to my fields again. I said alright, take your bundles. Because of this problem, that other *kisans* too have been facing, this year I have given the wheat harvesting work out on a contracting basis to a Chamar family. I give them twenty kilograms of wheat for every *bighā* that is harvested and threshed, and I also give the straw from that twenty kilograms.

I found that a number of other *kisāns* have also switched to this system, because of a shortage of labour and because of the sort of demands that Sukhbir Sing's workers made. Also, I noted that while in the past, *kisān* families never did such harvesting work themselves, (especially Gujar, Rajput and Jat *kisāns*) some *kisan* families have begun to do the harvesting work themselves.

At the end of the harvesting, some wheat plants are left unharvested in the east corner of each field. This is part of a ritual called *badha dō* ("increase"), thought to increase the next year's crop. The *kamins* who are attached to a *kisān's* family in *jajmānī* relationships, and even some who are not attached to him, visit the fields during the harvest to receive a "handful" (*muṭṭī*) of unthreshed wheat. This rite is called "giving the handful," *muṭṭhi denā*. (See Raheja 1988:162-169). Some *kisāns* told me that in the past people from the Dom

(drummer) caste (a very low-ranked caste) used to go to the fields with their drums, beating them and chanting words in praise of the *kisāns*, of this sort: "You are our great *jajmān*. You are a great donor. May god increase your grain." The *kisāns* would give a handful of wheat to each Dom who visited the fields with the idea that such giving increases the amount of grain that is harvested.

Regarding the rice crop, the work of transplanting the seedlings requires a great deal of labour. Therefore, either a *kisān* hires daily wage labourers (*mazdūr*) who are paid in cash, or he can give his rice fields on a contract to a person (normally a landless man from a *amin* caste) who will manage all the labour and look after the crop. According to their contract (called *batai*, to share or divide), the contractor shares usually one-third of the total expenses and gets one-third share from the total amount of the rice that is harvested. Higher caste people do not work as labourers in a rice field. When I asked some *kisāns* why that was so, they said that it is a job of *kamin* caste people but they did not give any further explanation.

The main ritual connected with the harvesting of the rice and wheat crops is called *chhaj laganā*. This ritual is performed when the harvesting, threshing and winnowing of the crop have been completed.

The threshing and winnowing of the harvested grain is done by the *kisān* himself, with the help of his

annually contracted agricultural labourers (*hālī*, from *hal*, plough), and sometimes, daily wage labourers (*mazdurs*). These labourers are paid in cash and grain according to their contracts. After threshing and winnowing the harvested grain, the *kisān* sweeps up with an unused broom a small space in the field and spreads cow dung there to purify the space. He gathers the grain there into a pile. Sometimes the *kisān* will ask a village Baniya shopkeeper to weigh the grain, but more often, nowadays, he does the weighing himself. Generally a Baniyā does not have the courage to refuse to provide this service to a dominant caste *kisān*. A Baniyā may or may not accept payment for this service, payment which normally would be a portion of the grain that is weighed.

Before weighing the grain, the *kisān* or the person who will do the weighing performs the ritual of *chhaj langā* on behalf of the *kisān*. First of all, a *chhaj* (winnowing basket) is placed at the south end of the pile of grain, and facing north, the man picks up the *chhaj* with his right hand, turns it on its side, and takes it around the circular pile in a clockwise direction, marking the pile with small indentations with the *chhaj* as he walks. This is repeated in a counter-clockwise direction, and finally clockwise once again. The marks of the first circling are made at the bottom of the pile. The *chhaj* is once again placed at the south of the pile. Then the *kisān* faces north and performs the

rite of *dhōke mārṇā* with a handful of grain. Then the grain pile is circled in a reverse way, first at the top, then in the middle, and finally around the bottom. Then the man returns to the south of the pile and again does *dhōk mārṇā*. He then fills the *chhaj* with grain and places it at the north of the pile. The mouth of the *chhaj* should face east, the auspicious direction. This *chhaj* filled with grain is kept there until the weighing of the grain in the pile is completed. The grain from the *chhaj* is given later to the family Brahman priest, as a prestation termed *savaḍi*. This *savaḍi* prestation should never be weighed, calculated, or haggled over. *Kisans* offer this *savaḍi* gift to the Brahman priest with the idea that the harvest will be auspicious and bountiful and that any inauspiciousness in the grain harvest will be transferred to the priest in the grain that is given. (See Raheja 1988a:163 for a detailed description of this ritual).

Before the *chhaj lagānā* ritual is performed and the *savaḍi* given, a *kisān's* family neither consumes the newly-harvested grain nor distributes it to anyone, because of the necessity of first removing the inauspiciousness from the grain that it is to be eaten or distributed.

When the weighing of the grain is being carried out, after the ritual has been performed, a small amount of grain is left unweighed for distribution among those people who are present, as a gift called *per*. Children

particularly enjoy receiving *per* at this time; they generally take this handful of grain to the shop of a village Baniya, and exchange it for some sweets or biscuits, or perhaps a few coins. Once when I observed the giving of *per* in the village of Hatchoya, I asked a Gujar *kisān* there why he was distributing *per*. He replied that "I am giving *per* for my own happiness. God has given this grain to me and by sharing and distributing this grain, god will give me more grain in the future. "Generosity in the giving of *per* is expected, and if a *kisān* does not give generously, he may be derided and called *kanjus* ("miser"). Sometimes a *kisān's* own *hālīs* also expect to receive *per*, and if a *kisān* balks at this, they may feel bitterness towards him.

In the past, up until about ten years ago, the ritual of *chhaj laganā*, and the subsequent grain distribution, was performed by nearly all *kisāns* of Muzaffarnagar District at the wheat harvest. Now that most wheat threshing is carried out by machine, the grain is no longer gathered into heaps on the threshing floor. It is taken in sacks directly to the *mandī* or government wheat purchasing centres, and to the home of the *kisān* for consumption, distribution and for storage for future sales in *mandīs*. And so the ritual of marking the grain heaps with the winnowing basket has fallen into disuse in recent years. (But even when the ritual of *chhaj laganā* is not performed, the *savaḍī* prestation is still given to the Brahman priest by most *kisāns*). But because

machines for threshing rice are unavailable, the ritual is still regularly performed at the rice harvest by most *kisāns*.

After the rice or wheat grain has been brought into the house in the village, the wife of the *kisan* goes with the wife of the family's Brahman priest to the shrines of the family ancestral deities in the fields, and to the shrine of Khetpal, the protector of the village fields. There they offer some cooked food made from the new rice or wheat crop, and gifts of food are given to the Brahman.

After performing all the rituals related to the fields and the grain, the *kisan* distributes a large amount of grain to his annually contracted agricultural labourers (*halīs*) and to the people of the *kamin* service castes attached to his family in *jajmānī* relationships. This payment of grain is called *phaslanā* (from *phasal*, crop) whether it is given to a *hali* or to a *kamin*. This *phaslanā* is given to the *kamins* specifically for the caste related services they have provided to the *kisan's* family during the year (e.g. to the Barber for shaving and hair-cutting, to the Washerman for washing clothes, to the Ironsmith for repairing ploughs, and so forth). This *phaslana* payment is completely separate from the prestations made by *kisāns* to *kamins* for performing specifically ritual services at life-cycle and calendrical rites during the year.

Asaram, a prosperous Gujar *kisan* in the village of

Hathchoya, gives the following amounts to those attached to him in *jajmāni* relationships. To the Sweeper, he gives 100 kg. of wheat, 100 kg. of rice, 20 kg. of unrefined sugar, and one meal every day. The Barber, the Blacksmith, and the Carpenter each receive 40 kg. of wheat, 40 kg. of rice and 10 kg. of sugar. Until very recently. Asaram gave *phaslanā* to the Washerman, 40 kg. of rice, 40 kg. of wheat, and 10 kg. of sugar. Now that polyester fabrics have replaced so much of the traditional cotton clothing, and these are so easy to care for at home, Asaram no longer gives many clothes for washing to the Washerman, and so he does not give *phaslanā* for that work. If he does send some items to the Washerman, he now pays in cash according to the amount of work performed. The Washerman of Hathchoya are also happy with this arrangement: several young men of this caste now work at dry-cleaning shops in the nearby towns of Kacchi Garhi and Ūn, and have little time or inclination for much work in the village. Some older men do however still wash clothes by beating them against rocks at the irrigation canal.

The notion of "shares" (*hissā*) of the harvest is frequently invoked in talk about *jajmāni* relationships and *phaslanā* payments in Muzaffarnagar District (See Raheja 1988a: 205), and *kisāns* frequently say that it is their moral duty to provide food for their *kamins*, and the moral duty of the *kamin* tices to them. These are important notions embedded in the model

that *kisans* and *kamins* have of their own relationships within the village.

Although this notion of moral duty in the apportioning of "shares" of the wheat and rice harvests is a significant component of this cultural model, it is not an uncontested one. Drawing upon my fieldwork in a number of Muzaffarnagar villages, I provide here several examples of the way in which conflicts arise precisely because of such contestations.

The following incident was related to me by Phul Singh, a man of the Chudā (sweeper) caste. When a son was born in the family of Asaram, Phul Singh's *jajmān* (whose *phaslanā* payments were described above), the family offered eleven rupees and five kg. of unrefined sugar to Phul Singh according to their understanding of the customary prestations made to *kamins* on this occasion. The general cultural understanding of these life-cycle prestations is that they are not to be negotiated and calculated. Phul Singh however refused to accept these items. He demanded instead fifty-one rupees, one woolen blanket and ten kg. of rice. The *jajmān* family refused this request. But the Chudā man pressed his case, insisting that the Gujar family was not a poor one, that he had a right to expect more from a wealthy *jajmān*, and further, that the work he was expected to perform had increased over the last year. After an argument, Phul Singh agreed to accept twenty-one rupees, five kg. of sugar and five kg. of rice, with the under-

standing that he would be given a blanket at the time of the next *phaslanā* payments. When that time came, Phul Singh reminded Asaram about the blanket. But Asaram was unwilling to fulfill his promise. Another argument ensued, and Phul Singh threatened to break his *jajmani* relationship with Asaram's family. He refused to work for the family for about one week, until finally Asaram gave him the blanket and asked him to resume his work.

Yashpal Singh, another *kisān* from the same village, told me of the following incident. He took his tractor-trolley to his Blacksmith for repair. The repair was carried out and the Blacksmith did not ask for any compensation, and Yashpal Singh assumed that this work was part of the Blacksmith's usual responsibilities, for which he would be compensated with the normal *phaslanā* payment. When the time for harvest arrived and Yashpal Singh gave him *phaslanā*, the Blacksmith demanded an additional cash payment for the repair of the tractor-trolley, arguing that such equipment is a new innovation and that this work is not to be considered a part of *jajmānī* services. Yashpal was at first unwilling, but he finally paid the Blacksmith in cash for the repair. A few weeks later, the Blacksmith went to Yashpal's fields and asked him for a bundle of fodder, as he often had in the past. But this time, Yashpal told him that he had a shortage of fodder, and that in any case, he was not bound to give fodder in their *jajmānī* relationship. When Yashpal recounted this story to me, he said that if the

Blacksmith was going to "speak the market language" (*bazaarū jabān bolnā*) [i.e. a language of calculation and of money] in the case of the trolley repair, then he, Yashpal, would not consider it his moral obligation to supply the fodder, and he would "speak the market language" as well.

Another event was described to me by a Jat *kisān* family in the village of Bhansi. Their Sweeper women, they said, had a habit of demanding new *sārīs* at life-cycle rituals. And further, she demanded more than her "customary" share of the cow-dung cakes she made for the family. The Jat family reported that they grew impatient with these demands, and they severed the *jajmānī* relationship with the Sweeper woman. Now, they said, they manage the work of making cow-dung cakes themselves.

Rafiq, a Muslim Washerman working in a dry-cleaning shop in the town of Khatauli (in Muzaffarnagar District), recounted the following story to me. Until a year before, he had been washing clothes in his village of Rampur Nagli, within *jajmānī* relationships. Many *kisāns*, he said, had not increased his *phaslanā* payments for a number of years, despite the fact that he was now using costly washing powder, and despite the fact that many of the *jajmān* families had grown and the number of clothes to be washed had increased. Rafiq said that it had grown increasingly difficult for him to feed his family, and so he left the village and the *jajmānī* relationship, and moved to the town to take up paid

employment.

Isam Singh and Rakam Singh are two brothers, Brahman *kisāns* in the village of Jafarpur. When their joint household was divided, the Sweepers and Barbers who were attached to their family in *jajmānī* relationships demanded from each household the same *phaslanā* payments that they had previously received from the single undivided household. The two brothers argued that the work was not greater than it had been in the undivided household, and that they should each, then, pay only half of the total they had paid in the past. This dispute was resolved with an agreement that the Sweepers and the Barbers should receive approximately 70% of the original total from each brother's household, thus increasing their compensation by 40% following the division of the household.

In the final case I will relate, Prithvi Singh, a *kisān* from the village of Hathchoya, asked this Barber to shave his sons using shaving cream and a safety razor, instead of simply using water and an ordinary razor. The Barber agreed to do this, but he charged an additional cash fee for this kind of service. When the Barber's son was about to be married, he went to Prithvi Singh to ask if he could use his tractor-trolley to transport the marriage party to the bride's village. Prithvi Singh told me that he at first refused this request, saying that the trolley was being used every day in that season to transport sugarcane to the supply

centre in the nearby village of Titron. He then suggested to the Barber that perhaps he could use the tractor-trolley of another *kisan* in Hathchoya. But the barber said to Prithvi Singh "you are my *jajmān* and I am attached to you and not those other *kisāns*, and so I have to come to you and not to them when I have troubles and difficulties." Prithvi Singh agreed with the Barber's assessment of the moral obligations of a *jajmān*, but he pointed out to the Barber that if cash payments could be demanded for a small service like providing shaving cream, then the *jajmān* is also entitled to calculate the costs of providing fuel for the tractor and so forth when he lends it to his *kamin*. Prithvi Singh finally did provide the tractor-trolley to his Barber, because, as he told me, he somehow still felt a moral obligation to his *kamins*.

In all of these cases, discord arises in *jajmani* relationships when conflicting expectations are brought to bear by *jajmāns* and *kamins* in a given situation. The examples of Yashpal Singh and Prithvi Singh are particularly interesting because they illustrate the striking way in which one party in the relationship may insist on enacting on the basis of "traditional" moral imperatives, while the other may insist that some aspect of the relationship be grounded in market considerations. It is also striking that these may not be fixed positions; a *kamin* for example may in some contexts invoke the "traditional" *jajmānī* principles while in another he

may invoke the principles of the market.

Sugarcane

In the beginning of the twentieth century, Nevill (1904:41) wrote that in Meerut District a number of ceremonies were connected with the sugarcane crop. For example, *kisāns* used to observe the direction of the wind at the time of sowing. This was ascertained either by dropping dust from an eminence or by elevating a rag on a bamboo rod. Until the wind was seen to be favourable the planting process was not begun. Another ceremony was connected with the first ploughing, involving offerings of turmeric and rice to a Brahman. Some *kisāns* told me that in the past they used to perform a ritual called *gyas* on the eleventh day after the festival of *Dīvālī*. In this ritual, some sugarcane plants standing in the field were worshipped, and then some stalks of cane were distributed, with the belief that this would increase the crop. After interviewing many *kisāns* in the district, however, I found that most no longer perform rituals connected with the planting of the sugarcane crop or the sowing of other crops.

In the months of March and April, a great deal of additional labour is required by *kisāns* for the planting of sugarcane. A *kisān* generally obtains this labour through reciprocal exchange (*badlā*) with the men with whom he has friendly relationships in his village, typically the men of his own lineage (*kunbā*) or his own

neighbourhood. Sometimes men of different castes may also cooperate in this way. The *kisān* may ask the men to bring their own agricultural implements, tractors and oxen for ploughing. These cooperative arrangements are called *dangvarā*. Each day during this cooperative planting, the *kisān*'s family provides a meal for each of the men who come to help.

Although the sugarcane crop is ready for harvesting in October, it is considered inauspicious to harvest it or to use any of it before the festival of Godhan ("Cow Wealth") or Govardhan (the name of a mountain in Mathura District associated with the god Krishna). *Kisāns* compare this festival with *Dīvālī*, saying that while Godhan is a festival for them, *Divali* is a festival for *Baniyās*. The festival of Godhan is the most important ritual associated with the sugarcane crop, and it is celebrated by all *kisān* families of western Uttar Pradesh.

On the day of the Godhan festival, *kisāns*' wives draw an outline of the Godhan deity on the floor of their courtyards. The figure is picked out with fresh cow dung and it is filled in with lines of wheat flour and turmeric powder. Small cow dung representations of the family cattle and their cowherd boy (*baldi*) are placed within the outline. Fresh cow dung cakes decorated with cotton flowers on sticks are placed around the figure of Godhan, and several small clay dishes containing puffed rice (*khīl*) are placed at the corners.

In the evening of the Godhan festival, cattle are given a bath and decorated with henna paste. When all of the men of the family return from the fields, earthen lamps filled with mustard oil are placed around the Godhan figure. A bundle of sugarcane stalks, the first to be harvested, are placed inside the outline, along with the family's most important household and agricultural implements. A tray containing some flour, unrefined sugar, a few coins, and a meal of rice pudding, rice and lentils is also put on the ground near the feet of the Godhan figure. All the men of the coins. Then the family's annually contracted agricultural labourers are invited to a meal.

In the morning of the next day, the items on the tray are given as *pujapā* to the family's cowherd. This is given for the protection of the household and the agricultural implements that were placed within the Godhan figure, and to remove inauspiciousness from the sugarcane crop. After this *pujapā* is given to the *baldi*, the sugarcane crop may be harvested and consumed. (See Raheja 1988a.)

When a *kisān* is ready to harvest one of his sugarcane fields, he usually calls his Sweeper or Dom to announce in the village the day of the harvesting and the location of the field. The Sweeper or Dom walks through the village with his drum, asking people, on behalf of the *kisan*, to participate in the harvesting process (*chholi laganā*) in such-and-such a field at such-

and-such a time. The people who come for the *chhol* are not paid in cash by the *kisāns*. They receive instead the green tips of the sugarcane stalks to be used as fodder, and by custom, a few stalks of the cane as well. Those people who have cattle but little or no land, and who are in need of fodder, go to participate in the sugarcane harvest, regardless of their caste status. These people who provide their labour to the *kisān* in return for the fodder are called *chholas*.

In the last few years, an important change has begun to occur in the way sugarcane is harvested in Muzaffarnagar District. Some *kisāns* (mainly those with large holdings) have started to turn over the harvesting work to contractors, who are generally landless people from service castes. These small-scale contractors obtain labour from among their own kin networks. They receive from the *kisān* (during the period of my field work) three rupees per quintal of harvested sugarcane, along with one-fifth of the fodder from the cane. I asked Roshan Singh a *kisān* from the village of Hatchoya who has been giving his harvesting work on contract for the last three years, about these arrangements. He told me why he had abandoned the customary way of obtaining harvest labour. First, he said, when the *chholas* he had formerly engaged would cut the green tips from the stalks, they would cut several segments of the cane along with it, and in this way his own yield was being reduced. But contractors are paid by the weight of cane

they cut, and so it is not in their own interest to remove segments of cane along with the green tips. Secondly, Roshan Singh has begun to calculate the losses he suffered when the workers took the customary stalks of cane from his fields, and this loss too had begun to be tallied against the continuation of the traditional practice. Thirdly, when a *kisān* receives a bond from a sugar factory for his cane, he is obligated to deliver the cane to the factory on a certain day, and if he does not do so, he loses the bond and the factory may not accept from him the amount of sugarcane that was due on that day. But when many *chhols* are being carried out in the village at the same time, it is sometimes hard for a *kisān* to obtain enough labour on a given day to meet the deadline. Contractors, on the other hand, as Roshan Singh explained, can be made responsible to cut the cane in time to meet the factory deadline, and they are also responsible, in like *chholās*, to load the bundles of cane onto the tractor-trolleys or buffalo carts. This detailed sort of calculation of profit and loss represents an increasing market orientation on the part of Muzaffarnagar *kisāns*.

Approximately one-half of the sugarcane processing in the district is carried out in five large factories, and the rest of the cane is converted into various unrefined sugar products at the crushers, *kohls* and *salphars* found in the villages. Owners of the smaller *kohls*, who generally come from Hindu and Muslim service

castes, buy cane from *kisāns* within the village in which the *koḥlu* is located. Much of the labour required to process the cane at a *koḥlu* is obtained from within the kin network of the owner or the *koḥlu* operator. Owners of the larger crushers and *salphars* are wealthy *kisāns* or Baniya traders from nearby towns, and labourers often come from Jhinvar (Water-carrier), Chamar (Leather-worker), and lower Muslim castes. These labourers are hired on a contract basis for the sugarcane processing season, and they are paid in cash. While people of these castes are attached to these same *kisāns* in hereditary *jajmānī* relationships that limit the operation of market principles in some contexts of village social life, in this instance the contractual relationship between owner and labourer is governed by market considerations. Thus both market and non-market relationships are found within the village, and the shift between the two is often observable between the same sets of actors.

Sometimes market and non-market considerations are not easily separable in the village. While owners of *koḥlus* and *salphars* would expect to be able to purchase cane from *kisāns* on the basis of kin ties, a *kisān* is often reluctant, to sell cane to a relative if a better price can be obtained elsewhere. Such conflicting expectations about the appropriateness of invoking market considerations may provoke strains and tension within relationships. Several years ago, for example, Vir

Singh, a wealthy Gujar *kisān*, began to operate a *salphar* in the Muzaffarnagar village of Phunsgarh in which he was a landholder. He expected that his kinsmen from surrounding villages would sell their cane to him. But when he offered a lower price than other *salphars* and *kohlus*, his kinsmen sold their cane elsewhere. This situation created bitterness within these relationships, because of conflicting assumptions about the proper connection between kin ties and market calculation.

Wherever the cane is processed, a *muhūrat* ritual is performed before the processing begins. After the ritual is performed, some food, money, and some of the new sugarcane products are given as *pujapā* to the family's Brahman priest. I was told by a Rajput *kisān* who owns a *salphar* that this transfers inauspiciousness from the cane-crushing machinery to the Brahman, protects the machine from hindrances (*badha*), and increases the yield of sugar products. From the first production, some is distributed as *prasāda* among the people who are present at the *muhūrat* ceremony; this prestation is called *malai*. When the sugar production is completed, and the *kohlu* or *salphar* is being closed, on that day sugarcane juice is distributed to people of all service castes in the vicinity.

When a *kisān* has brought grain and sugarcane products from the fields, performed the necessary rituals and given *phaslanā* and other prestations to his *kamins* and *hālis*, he and his family members start to

exchange their products with peddlers and petty shopkeepers in the village, in order to acquire items for the household's daily use. They keep enough grain, sugar, and other products for seed and consumption, and then if there is a surplus, they can either store it for future sales, or they can go immediately to the *mandi* or to the government marketing agencies to sell the surplus for cash. A discussion of the types of *kisāns* who are able to produce, store, or sell surplus grain or sugar will be given in Chapter Six.

In this chapter, I have presented a discussion of some of the cultural models in terms of which Muzaffarnagar District *kisāns* characterize the production and exchange, within the village, of wheat, rice, and sugarcane. These models are grounded in distinct cultural presuppositions about the nature of village social life. When they are differentially invoked by actors in a given context, the meaning of the social relationship in which they are involved maybe contested or renegotiated. It can be seen that an increasingly pervasive language of market relations (*bazaarī jaban*, in the local idiom) has significantly increased the instance of such conflicts in the recent past. At the same time, the economic significance of the ritual exchange of agricultural products has declined, and the importance, for *kisāns*, of marketing these products in the *mandi* has increased.

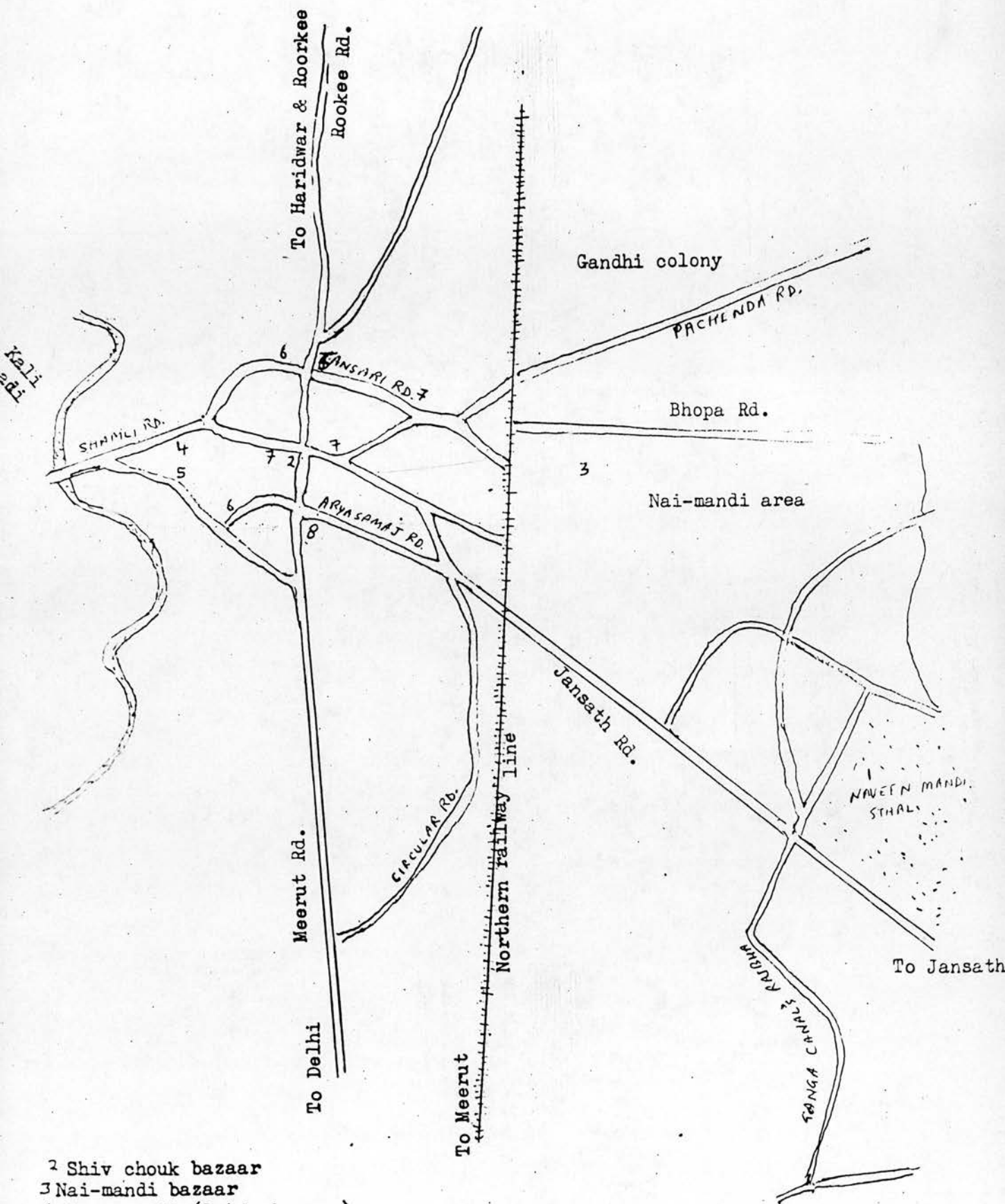
CHAPTER FOUR

THE MUZAFFARNAGAR MANDI

This chapter provides a general description of the markets of Muzaffarnagar District, loci of the extra-village economic relations into which *kisāns* enter when they sell their surplus agricultural products or make cash purchases. The primary focus of this chapter will be the social organization of the Muzaffarnagar sugarcane *mandī* itself, that is, the relationships among the three main groups of people who work there: the *ārḥatis*, *munims*, and *palledārs*. In this discussion, I suggest that an understanding of the social background of the *ārḥatis*, the bases upon which *ārḥatis* recruit employees and of the nature of the persisting ties between employer and employee essential to an understanding of marketing processes in the *mandī*.

Market Organization of Muzaffarnagar District

Many types of markets exist in Muzaffarnagar city and in other towns of the District. There are weekly markets (*paiths*), permanent retail shopping areas (*bazaars*), and permanent wholesale markets (*mandīs*). A number of religious and non-religious fairs (*melās*) also function as temporary *bazaars* in Muzaffarnagar District. People visit religious fairs for three main reasons: for



Map. 3. Muzaffarnagar City: Showing main mandis in the city

entertainment, for the fulfillment of religious goals, and for buying and selling. Not only do local village artisans and town traders visit these fairs to sell their products, but traders also come from different parts of the country as well.

Every town and some big villages in the District have their own special day for the *paiṭhs* (weekly markets) where village artisans, itinerant traders and local traders go to sell their products. At some *paiṭhs*, particularly cattle *paiṭhs*, buyers and sellers also visit from surrounding villages, and two types of traders (buyers and sellers of goods) attend. Most of the *paiṭhs* include both wholesale and retail business. Some *paiṭhs* specialize in one particular item, while others are more general. Bargaining and haggling are important aspects of buying and selling at *paiṭhs* and *melās*. Most of the *paiṭhs* and *melās* are administered by local semi-government administrative bodies who also collect marketing taxes from the traders. *Ārhatīs* of the Muzaffarnagar *mandī* do not play any role in these *paiṭhs* and *melas*, but the *kisāns* who sell to them in the *mandī* also buy and sometimes sell in these weekly markets and fairs.

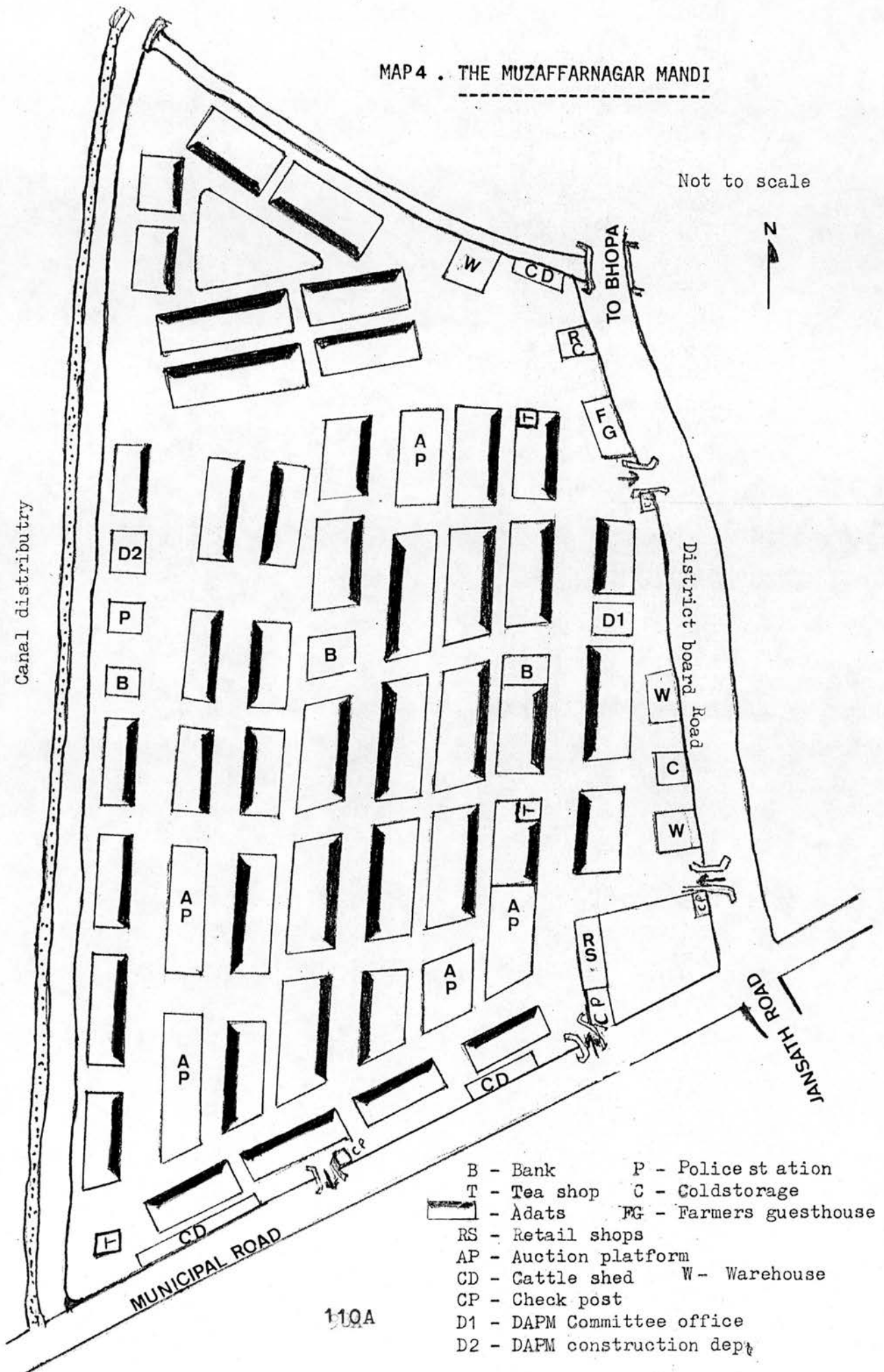
In Muzaffarnagar city there are several *bazaars* (permanent general shopping areas), but two are considered to be the main *bazaars* of the city. (See Map 3.) One is in the *naī mandī* area in the eastern part of the city, and the other, called *shiv chauk bazaar*, is in the

center of the city. This *bazaar* comprises about one square km. around the *shiv chauk*. (Again, see Map. 3). The official closing day for the *nai mandi bazaar* is Monday, and Tuesday for the *shiv chauk bazaar*. Different closing days allow the local people to shop every day of the week. Within the city there are several types of *mandis* (wholesale market places) and specialized *bazaars*.

Usually a *mandi* deals in one particular item, though this is not always the case. At present, the following important *mandis* exist in Muzaffarnagar city: one for pulses and potatoes, one for iron, two for fish and meat, three for fruits and vegetables, one for timber and fodder, and one for sugarcane products and grains. (See Map 3.) It is this last *mandi* that is the subject of investigation of the present study. This *mandi* is called *naveen mandi* (*Naveen* = new) but for the sake of convenience, I shall refer to it as "the Muzaffarnagar *mandi*" or just "the *mandi*" in this thesis. Until 1981-82 the *nai mandi*, alongside the railway line, was the main sugarcane products *mandi*, but it was closed by the State Government and all cane products trade and trading firms (*ārḥats*) were moved to the Muzaffarnagar *mandi* (i.e. the *naveen mandi*). It was founded by the State government in 1976 but only became operative in 1982.

MAP 4 . THE MUZAFFARNAGAR MANDI

Not to scale



The Physical Location of the *Mandī*

The Muzaffarnagar *mandī* is situated on the bank of a tributary (*rajbahā*) of the Gangā's canal, on the eastern boundary of the city. It is about three kms. from the center of this city and it comprises an area of about eighty acres of land surrounded by a brick wall with four gates. In the precinct of the *mandī*, *ārḥats* (business stalls) are situated in an orderly arrangement of about ten lines. All *ārḥats* are similar in their physical size and architecture. (See Map 4.) An *ārḥat* consists of a veranda, a small enclosed room which is used as an office where the *ārḥati* and his *munim* (trader's business clerk) sit and deal with clients, a guest-room or private room just beyond the office, a store-room, and a toilet. (See Figure 1.)

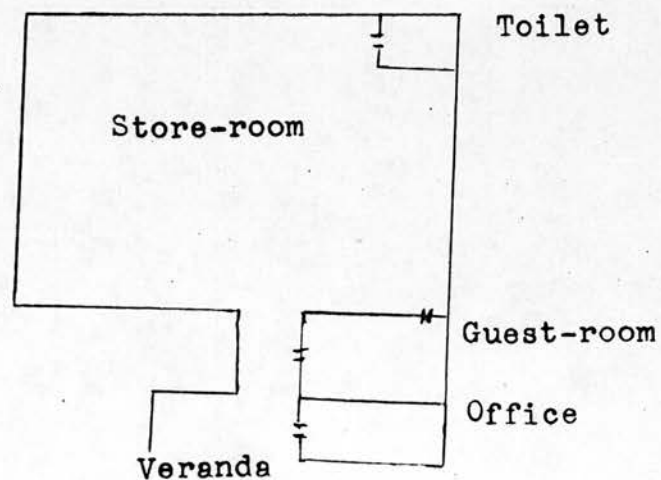


Figure 1: The Physical Structure of an *Ārḥat*

These *ārḥats* are allocated on a monthly rental basis by a committee of the State government, the DAPM (District Agricultural Production Mandi Committee). This committee is also known in Hindi as the Zilā Krishi Utpadan Mandi Samiti. So the overall spatial organization of the *mandi* does not reflect prior social relationships among the *ārḥatis*. When this *mandi* first began, first preference was given to those *ārḥatis* who had their businesses and *ārḥats* in the *nai mandi*.

In the precinct of the *mandi*, there are two nationalized commercial banks that provide banking facilities for the *ārḥatis*. There is also a semi-government non-commercial cooperative bank that is used mainly by the *kisāns* who come to the *mandi*. There is a police sub-station, a government fertilizer shop, a guest-house for *kisāns* (which to date has not been used by them), one central government and two State government warehouses, a State government cold store (where *ārḥatis* keep their stock of *guṛ*). Several cattle sheds, five auction platforms, a few tea and refreshment shops, several general retail merchant shops (near the south gate of the *mandi*), and two office buildings of the DAPM committee--one office for construction and maintenance work, and one for administrative and tax collection purposes. (See map 4.) All business in the *mandi* is done under the administration and control of the DAPM committee, which represents the state government in the *mandi*.

The Social Organization of the Mandi

It is possible to isolate five main groups who compose the social organization of the *mandi*: the *ārhatīs*, the *munīms* (traders' business clerks), the *palledārs* (grain-porters), the government officials, and the *kisāns* who visit the *mandi* to sell their agricultural products. To facilitate the exposition, *kisāns* will be discussed in Chapter Six, when I discuss the process of buying and selling in the *mandi*, and I will discuss the role of government officials in that same context. I focus, then, in this section, on the social backgrounds and the relationships among the *ārhatīs*, *munīms*, and *palledārs*.

The *Ārhatīs*

The colloquial meaning of the word *ārhatī* in Hindi is a trading commission agent who has a business stall (*ārhat*), but the *ārhatīs* of Muzaffarnagar *mandi* are also involved directly in trading. The local term *ārhat* has two different meanings in colloquial usage : the commission of the *ārhatī* and the physical site of his business stall.

At the time of my field research there were 410 *ārhatīs* registered with the DAPM committee office : but only 235 *ārhat*s were in actual operation. The rest of them either belonged to those *ārhatīs* who already had other *ārhat*s and were using these extra *ārhat*s as their warehouses, or they belonged to those *ārhatīs* who had

not yet started their businesses in the *mandi* and were keeping the stalls for future use.

In the *mandi* there are two types of *ārhatīs*. *Kachchā* *ārhatīs* are trading commission agents who hold annually renewable licenses from the State government to sell agricultural produce to *pakkā* *ārhatīs* on behalf of the producers, through open auction inside the *mandi*. (*Kachchā* = unripe, unfixed, cooked in water or roasted rather than cooked in oil, made from earthen materials rather than from brick or cement; *pakkā* is the opposite of *kachchā*.) *Pakkā* *ārhatīs* are trading commission agents or traders, who also hold annually renewable licenses, to buy exclusively from the *kachchā* *ārhatīs*, and not directly from *kisāns*, and to sell to anyone, inside or outside the *mandi*. They generally sell to *vyapārīs*. The usual meaning of the term *vyapārī* is simply a trader, but in the context of the *mandi*, this term is used by *ārhatīs* for outsider wholesale traders who buy in the *mandi*.

These two categories, *pakkā* and *kachchā* *ārhatīs*, are not new ones. This distinction has existed for many centuries in north Indian marketplaces. But in 1964, the U.P. state government passed a law, the Agricultural Products Mandi Act (*Krishi Utpadan Mandi Adhiniyam*) that defined in legal terms the functions and circumscribed roles of *pakkā* and *kachchā* *ārhatīs*. The secretary of the DAPM committee informed me that the government sought to maintain this distinction in order to minimize

any possible exploitation of *kisāns*. Because the *kachchā āṛhatī* receives a commission based upon the price the *kisān* himself receives, he will presumably strive to ensure that the *kisān* receives the highest possible price for his agricultural products. If however he were to buy directly from the *kisān*, he would not have such an incentive to ensure a fair price.

Some *āṛhatīs* have both *kachchā* and *pakkā* licenses from the government. They are permitted to function in both capacities, provided that they do not act as a *pakkā āṛhatī* in relation to the same *kisān* to whom they have functioned as a *kachchā āṛhatī*. According to *mandī* officials, the number of *āṛhatīs* in the *mandī* who have both types of license has increased somewhat over the last several years.

Both *pakkā* and *kachchā āṛhatīs* also have the legal right to buy and stockpile very limited quantities of produce, in hopes of selling at a higher price at some future time. In actual practice, however, they attempt to maintain considerable stockpiles, in order to avoid the payment of taxes. I will discuss this issue at some length in Chapter 6.

Since agricultural produce is sold by auction in the *mandī* *pakkā* and *kachchā āṛhatīs* do not maintain permanent relationships with each other. I will discuss the kinds of relationships that do exist between the two types of traders, again in Chapter 6.

Besides *kachchā* and *pakkā āṛhatīs*, there are about

twenty *dalals* (go-betweens) who work in the *mandi* on a commission basis between *kachchā* and *pakkā āṛhatīs* do not have stalls in the *mandi* because legally on one is allowed to work as a *dalal* in the *mandi*. Their role is to inform *pakkā āṛhatīs* of possible *kachchā āṛhatīs* who have stocks to sell, and to inform *kachchā āṛhatīs* about *pakkā āṛhatīs* who are interested in purchasing produce from stockpiles. Because such stockpiling is illegal, the names of the *āṛhatīs* are not initially disclosed by the *dalal*. He discloses the identities only when a deal has been agreed on by both sides. The *dalal* then receives a commission of 1% from both sides. Such deals are struck by *dalals* mainly in the *mandi* off season, when stocks of sugarcane produce are not being brought into the *mandi* by *kisāns*.

It was difficult to determine, from the records of the DAPM committee office, how many *āṛhats* were actually in operation and how many of these were *kachchā* and *pakkā āṛhats*. This was because some *āṛhatīs* who had licenses for *kachchā āṛhat* business were illegally involved in *pakkā āṛhat* business, and some *pakkā āṛhatīs* were illegally serving as *kachchā āṛhatīs*. The *āṛhatīs* who had both *kachchā* and *pakkā āṛhat* licences were principally involved in one or the other type of business. After I had visited each *āṛhat* to complete the interview schedules, I subsequently checked with the DAPM committee office records. I found that there were eighty-seven *kachchā āṛhats* and forty-seven *pakkā āṛhats*

dealing exclusively in sugarcane products. The twenty-six *ārhatīs* I have listed as both *pakkā* and *kachchā* have both types of licenses, although legally they are prevented from serving in both capacities vis-a-vis any single *kisan*.

Besides these *ārhatīs*, thirty-five *ārhat*s were dealing exclusively in food grains are *kachchā* and *pakkā* *ārhat*s, and twenty *ārhat*s were dealing in both sugarcane products and food grains. There were also seven *ārhat*s involved exclusively in *bardana* (packing material, mainly jute bags), seven *ārhat*s specialising in oil-seeds, oils, and spices, and six *ārhat*s were selling just fertilizers and chemicals.

Table 3: Different Types of *Ārhat*s, Specialization and Number

| Type of <i>Ārhat</i> | Number in Mandi |
|--|-----------------|
| <i>Kachchā</i> , sugarcane products | 8 |
| <i>pakkā</i> , sugarcane products | 47 |
| both <i>pakkā</i> and <i>kachchā</i> , sugarcane products | 26 |
| both <i>pakkā</i> and <i>kachchā</i> , food grains | 35 |
| both <i>pakkā</i> and <i>kachchā</i> , food grains and sugarcane | 20 |
| both <i>pakkā</i> and <i>kachchā</i> , oil-seeds, oils, spices | 07 |
| both <i>pakkā</i> and <i>kachchā</i> , <i>bardana</i> | 07 |
| both <i>pakkā</i> and <i>kachchā</i> , chemicals and fertilizers | 06 |
| TOTAL | 235 |

Among this total of 235 *ārhat*s, 128 are "local *ārhatīs*." By local *ārhatīs*, I mean those who were born in Muzaffarnagar District or neighboring districts, and whose families have been living there for at least three generations. I derived this definition of a local *ārhatī* from the definition used by *ārhatīs* themselves. Fifty-

seven *ārhatīs* said that their families were immigrants from Haryana State, mainly from Hissar, Mehandargarh, Mahim, Rohtak, and Bhawani districts. Fifteen *ārhatī* families claimed to be immigrants from Rajasthan State, mainly from the districts of Jhunjhunu, Shekhar, Pali, Churu, and Sriganganagar. The geographical area of these districts corresponds to the region of Mārwar, an old princely state in Rajasthan. Therefore, technically all residents of this region are called Marwaris. During the past few centuries, many groups of traders and money-lenders or Baniya sub-castes and of the Jain religion have migrated from the Mārwar region to many parts of India. Because of this, in colloquial usage outside Rajasthan, the term Mārwarī is used to refer to all immigrant businessmen from any part of Rajasthan.

Table 4: Places of Origin of *Ārhatīs*

| State | Main Districts Within State | Number |
|-----------|--|--------|
| U.P. | Muzaffarnagar | 128 |
| Panjab | Moga, Bhatinda, Rawalpindi, Lahore | 35 |
| Haryana | Hissar, Mehandargarh, Mahim, Rohtak, Bhawani | 57 |
| Rajasthan | Jhunjhunu, Shekhar, Pali, Sriganganagar, Churu | 15 |
| TOTAL | | 235 |

The emigration of traders from Rajasthan to U.P. dates from the last quarter of the eighteenth century. (On Mārwarī traders, see Crooke 1896, vol.3; Timberg 1978.) In Muzaffarnagar *mandi*, the term Mārwarī is used to refer to all immigrant traders from Rajasthan and



B. Kisāns sitting in a Jain ādātī's ādat. On the wall, the four lines of writing praise the deities Kali, Durga, Ganesh, Lakshmi and Mahvir and on the right is a Lakshmi yantrā.



C. The Dashehrā puja ceremony being performed in a Bania trader's house.

Haryana. In this thesis, I will also use this term for immigrant *ārhatīs* from both states, in conformity with local usage. Because there are no major difference among the insofar as their *mandī* business activities are concerned, both are considered as "outsider *ārhatīs*" by the local *ārhatīs*. Haryanvi and Rajasthani immigrant *ārhatīs* prefer to speak their own respective dialects of Hindi among themselves. Thirty-five *ārhatīs* claimed to be Hindu Panjābīs who had migrated from Pakistan to the Muzaffarnagar area during or since the 1947 Partition; seven of them said they had migrated from Panjab state within the last twenty years. Out of a total of thirty-five Panjābī *ārhatīs*, twenty-five belong to a trading caste called Khatri. Khatri is the predominant trading caste in Panjab. Most of the Panjābī *ārhatīs* still have either their main *ārhatīs* or branches in towns' *mandīs* in Panjab. These are most frequently operated by their extended family members and relatives.

As Table 5 below clearly shows, the majority of *ārhatīs* are from the Baniyā caste (173 out of the total of 235); this is a traditional trading caste in northern India. The majority of the local Baniyā *ārhatīs* are from the Agarwal subdivision of the Baniyā caste and a few of them are from Besnoi, Maheshwari and Rustogi subcastes. The main *gotras* (clans) of local Baniyā *ārhatīs* are Mittal, Bansal, Singal, Garg, Tayal, and Goel. Some Baniyās prefer to suffix their names with "Guptā" (a common surname for Baniyās) instead of their clan names.

According to one legend I heard in the *mandi*, all Baniyās in U.P. and Haryana states are descendents of the Vaisyā king Agrasain. The town of Agroha in Haryana is said to have been his kingdom.

After the local Baniya caste *ārhatīs*, the second and third largest groups of *ārhatīs* are Joins and *ārhatīs* of the Khatri caste; both groups hold twenty-five *ārhatīs* in the *mandi*. Jain *ārhatīs* belong mainly to the Digambar sect of the Jain religion and their subcastes are the same as Baniyās. Mārwarī Baniya and Mārwarī Jain *ārhatīs* belong mainly to the Agarwal, Oswal, and Maheshwari subcastes. As I have already said in Chapter 2, most of the Jains in northern India are converted Baniyās. The Agarwal clan has long been the dominant clan of the Baniyā caste throughout northern India. This is why most of the Jains in Muzaffarnagar District also belong to the Agarwal subcaste. Jains do not, however, usually suffix their names with their clan or subcaste names, because the Jain religion officially disavows caste distinctions. Generally, Jains suffix "Jain" to their names.

In Muzaffarnagar District the term Baniyā (from Sanskrit *vanijā* or *banijā*, trader) is generally used to refer to people of Hindu and Jain castes whose traditional occupations involve trade (*vyāpār*) and money-lending (*byāj* or *sud kā kām*). "Vaisya" is their more Sanskritic name, referring as it does to the *Varna* classification. This term is often used by educated people

in refined conversation. In Muzaffarnagar District, Jains prefer to be called simply Jains and not Vaisyas or Baniyās. In western U.P. as a whole, Jains are mainly occupied in trade, money-lending and government jobs, but in some parts of the country, they may be found engaged in agriculture.

Table 5: Caste and Origin of *Ārhatīs*

| Caste | Place of Origin | Number |
|----------|-----------------------|--------|
| Baniya | Local, Marwar, Panjab | 173 |
| Khatri | Panjab | 25 |
| Jain | Local and Marwar | 25 |
| Brahman | Local and Marwar | 03 |
| Jat | Local | 03 |
| Muslim | Local | 02 |
| Banjara | Local | 01 |
| Sunar | Local | 01 |
| Sikh-Jat | Punjab | 02 |
| TOTAL | | 235 |

Reflecting local usage, I will use the term "Baniyās" for all *Ārhatīs* and caste groupings whose traditional calling involves trade--except where I specify them as Jain, Khatri or Mārwarī. All *Ārhatīs* from the Khatri caste belong to the Aroḍā subcaste, and they commonly use *Arora* as a surname. There are three Brahman *Ārhatīs*, and two of these migrated from Haryana about three decades ago with their parents. Their fathers, who worked as government clerks in Muzaffarnagar District, made contacts with some *Ārhatīs* (who were from their home towns) and asked them to give their sons jobs at their *Ārhatīs*. In this way, the two Brahmans got jobs as *munīms* and later started their own *Ārhatīs* in the *mandī*. Three Jat *Ārhatīs* are local and have agricultural

land in their native villages. For them, agriculture and trade are equally important. Two Muslims, one Banjara (a lower itinerant trading caste) and one Sunar (Goldsmith caste) are also local *ārhatīs*. Two Sikh-Jat *ārhatīs* are from Panjab.

Some local Baniyā *ārhatīs* have agricultural land in the villages, which gives them profit in two ways. They earn profit directly from agriculture, and also, because income from agriculture is free from income-tax, they can claim that part of their income from trade is agricultural income. Having land in the village not only provides financial security in time of crisis for an *ārhatī*, but also facilitates contacts with *kisāns* for business. Almost all *ārhatīs* now live in Muzaffarnagar city. More than 70% of the *ārhatīs* have their residences in the *naī mandī* area of the city, that is, in the neighbourhood where their *ārhat*s were previously located.

One of the questions that I put to all of the *ārhatīs* I interviewed concerned the sort of investments they made from the profits realized in the *ārhat*. Most of them were reluctant to discuss this issue with me. The most common answer I received was that the *ārhat* business is becoming a difficult and insecure one. This is so, they said, because of increasing government restrictions on trade in agricultural produce, and because it is becoming increasingly difficult, in many cases, to recover the loans they make to *kisān* clients.

So they prefer, they said, to start other businesses such as factories for which they can receive loans from the government. Lala Goverdhanlal, for example, holds both *pakkā* and *kachhā āṛhatī* licenses in the Muzaffarnagar *mandī*. He realized approximately two lakhs rupees in profit from his *āṛhat* in the year in which I interviewed him. He intended, he said, to reinvest only about 30,000 rupees in the *āṛhat* business, and to invest the rest of the profit in an iron rolling mill in the city. He had already applied for a license for this factory, and for financial assistance from the government.

The *āṛhatīs* of Muzaffarnagar *mandī* have two formal associations: the Gur Khandsari and Grain Merchant Association, and the Jain SanatanSikh Chambers Association. The offices of both associations are located in one building in the *naī mandī* area. The former association is the main one in which all *āṛhatīs* are members, and the latter is part of the former, concerned only with carrying out charitable work and managing all charitable organizations set up by the *āṛhatīs*. Most the *āṛhatīs* are members of both associations. Every year all ordinary members of these two associations elect executive committees. It was difficult for me to collect detailed data on the internal politics of these organizations, because no *āṛhatī* was willing to discuss associational politics and disputes in any detail.

The main association was formed in 1962, mainly in order to safeguard the economic interests of the *āṛhatīs*

against the government. Through their association they lobby politicians, and protest and campaign against the government whenever any law or policy affecting their trading interests is promulgated. The lobby of the *ārḥatīs* of Muzaffarnagar *mandī* is very influential in district and state politics because they give large donations to the politicians of the ruling party, and they also give bribes to government officials. Every year, *ārḥatīs* are asked by the district administration to give donations (*chandā*) for the annual District Agricultural and Industrial Exhibition. For personal gain or favour, an *ārḥatī* will approach a minister or government official himself, but when *ārḥatīs'* common interests are involved, they approach officials through the association. One *ārḥatī* said to me:

"We are an orange of the government; whenever the government wants juice [money], they squeeze us, but they make marketing policies in favour of the *kisāns*, and not in favour of us."

This perception on the part of the *ārḥatīs* colours their relationship with *kisāns*, and often renders them less sympathetic to the problems of their *kisān* clients. This image of themselves as bound and inhibited by government regulations, tax policies and bureaucratic red-tape was played upon by a Baniyā taxation lawyer whom I interviewed. He had devised a poster illustrating the problems of Baniyā traders, problems that he, as a taxation lawyer, was prepared to unravel. He uses this poster to impress his many *ārḥatī* and trader clients.

A TRADER

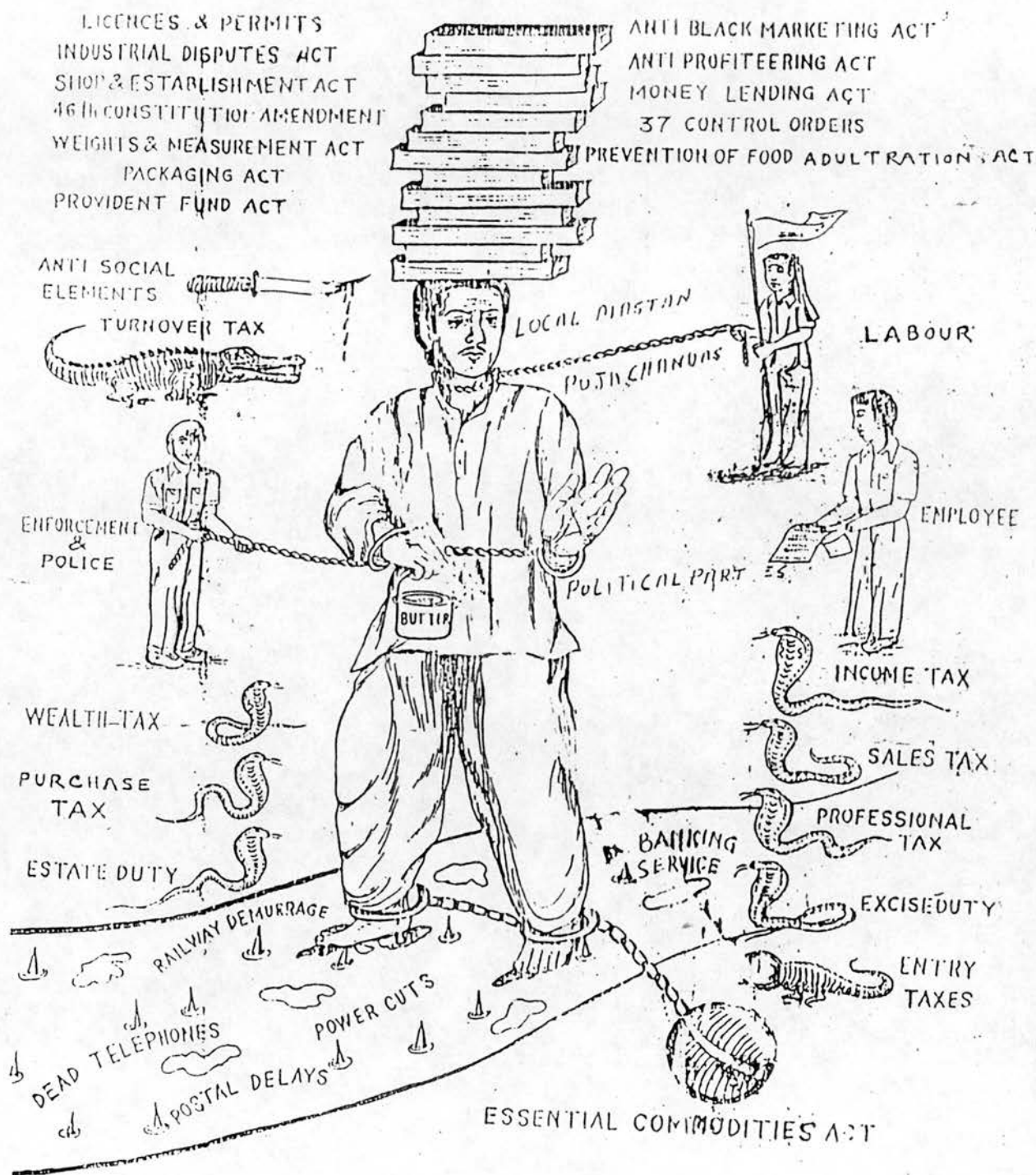


Figure 4. A trader: Poster used in the office a Bania taxation lawyer.

(80% of original size)

and to recruit new clients. (See Figure 2.)

This image of traders is not, however, held by *kisāns*. They view Baniya traders as experts in escaping from and manipulating government regulations. Their image of Baniyā traders in such situations is expressed in a proverb that I heard many times, particularly from Jat *kisāns*: *Baniyā kisi rāj me bhi kisi ke kabje me nā ave* ("No matter who is the ruler, a Baniya will not be constrained"). (For future discussion of *kisāns*' views of Baniyā traders, see Chapter 6.)

The most striking event in the history of the *ārḥatīs*' association occurred in 1981. In that year, the district administration wanted to move all *ārḥatīs* from the *naī mandī* to the *mandī*. *Ārḥatīs* resisted and went on strike (*dharnā*) to protest the proposed shift to a new site. They closed their *ārḥats* for twenty days. Six *ārḥatīs* went to jail (and this was considered extremely brave by the non-Baniyā people of the city) in the course of this dispute. *Ārḥatīs* tried to use their political influence with ministers and legislators at the state level, and also to give bribes to some ministers and to the District Magistrate of Muzaffarnagar. (These events were described to me by many residents of the city and also by a few *ārḥatīs*.) The *ārḥatīs* however were unsuccessful in their attempts to block the move, because the District Magistrate and the Chief Minister of the state were determined to make the change. The *ārḥatīs* went to court, but they lost the case, and the

mandi was moved to its present location.

The *ārḥatīs* had raised several objections to the move, and they voiced these through their association. They said that they would have to pay rent in the *mandi*, to the government, whereas in the *naī mandi*, their homes and *ārḥats* were generally housed in one building, owned by the *ārḥatīs* themselves. (They used the ground floor as *ārḥat* and store, and the first floor as their living quarters.) The second objection concerned the question of insecurity in the *mandi*, as the *mandi* was to be located on the boundary of the city, far from their homes, and they said that it would not be safe for them to return in the evening with cash to their homes. They also objected that *kisāns* would hesitate to go there to sell their produce. But a DAPM official told me that in his view, the real reason involved tax considerations. In the *naī mandi*, he said, *ārḥatīs* could avoid paying full taxes, and they were able to hoard and store more stock than was officially permitted. The physical structure of the *naī mandi* area facilitated this, because it is located in a combined residential and shopping area, in an open space without walled boundaries or gates. By contrast, the *mandi* has a walled boundary with gates, so government tax officials can check on the quantity and types of items brought into and exported from the *mandi*. In the end, *ārḥatīs* were forced to move their *ārḥats* to the *mandi* in 1982, and since then all *kachchā* and *pakkā* *ārḥat* trading of sugarcane products and food grains has

been carried out in the *mandi*.

During my fieldwork, several situations arose in which the *ārḥatīs*' association represented their grievances to the government. In one instance, the association demanded that the State government spend 70% of the total *mandi* taxes on improving *mandi* and *ārḥat* facilities for the *ārḥatīs*, in accordance with a High Court ruling. The government claimed that money was being spent on the *mandi*, but this spending was not in accordance with the appropriations that the *ārḥatīs* themselves requested. The association was unable to press further, and the case ended when the government refused to comply with the *ārḥatīs*' demands.

In other instance, the State government increased the *ārḥat* rent and *mandi* taxes. Through their association, the *ārḥatīs* protested these increase to several government officials. As a result of this pressure placed on the government officials, the increase were rescinded.

In their studies of traders in Indian towns, Fox (1968) and Harriss (1981) both suggest that these are to some extent isolated from the social life of communities in which they work and live. Their social involvement in public life is minimal and defensive. Harriss (ibid:9) states that in several South Indian towns:

This is much more likely to be true where traders differ from the rest of the by caste as well as occupation...[T]he vast majority of merchants do not participate in local social institutions... [T]he frequency of participation increases with the

size of mercantile firm. Again the traders of commercial crops are more actively socially involved than are traders of food grains.

This is not the situation in Muzaffarnagar city however. Here most of the public schools, colleges, temples, social clubs, *dharmsāhalās* (pilgrims' guest house), and so forth have been established by Baniyā and Jain *ārhatīs* and traders, and they control the management of these social and religious institutions. Most of the Jain and Baniyā traders, including the *ārhatīs*, play an active role not only in the politics of their institutions, but also in the politics of the city's Municipal Board (in which many Baniyās but virtually no *kisāns* participate). Through these institutions, they come very much in contact with other sections of the society in which they live. They do not however allow non-Baniyās to interfere in the management of their institutions. *Ārhatīs* play an important role in their caste associations. Generally Baniyās give donations (*chandā* or *dān*) to their own institutions and Jains give to their own. In my survey of the *manqī*, I did not find that the size and type of *ārhat* had any correlation with the *ārhatīs'* frequency of participation in social institutions in Muzaffarnagar city. Mārwarī *ārhatīs* who have settled recently in the city are only minimally involved in these affairs however.

Harriss (ibid. :) found that in South India traders' active participation in party politics is minimal. I found the same to be true among the *ārhatīs* in the

manqi. While their political views are well-defined and consistent, and their voting patterns seem to follow caste and occupational lines, they do not participate nearly as actively as *kisāns* in district and state level politics. When I asked some *ārṇatīs* why they do not like to discuss politics and to participate in party politics at the district and state level (in which *kisān* participation is high), I was given two main explanation. The reason, they said, is that the Baniya ethic does not sanction involvement in party politics and disputes. They said that politics is a dirty and risky business and that involvement in party politics is a waste of time without little financial gain.

The second reason is that they think that if they were to support any particular party or candidate openly at the time of an election or openly express their political views, then when power changed hands, it could be harmful to their trading interests. In Muzaffarnagar city, I was told by many people (including an important Baniyā political leader) that Baniyās in general and the *ārṇatīs* in particular do not like to support political parties or candidates in the Assembly and parliamentary elections whom they think would be strong supporters or *kisāns*.

Caste, religion, and kinship are very important factors in Indian politics, but, in Muzaffarnagar District, if a Baniyā stands in an Assembly or parliamentary election for a *kisān*-dominated party or a communist

party. Such a situation arose in the state Assembly election of 1980 in Muzaffarnagar city, when, according to Ramdhan Gupta (a Baniyā *pakkā āṛhatī*), Bhagmal Chand Jain (the president of the *āṛhatīs'* main association) was the candidate of the Janata Party, headed by Charan Singh was always considered to be a strong supporter of *kisāns* throughout India. (See Byres 1988:139-89 on Charan Singh's policies and attitudes towards Baniyās.) Bhagmal Chand Jain stood for the Janta party for personal gain, according to Gupta and several other *āṛhatīs*, in the hope that his fellow *arhatīs* would support him on the basis of caste, and *kisāns* would do the same because of his connection with Charan Singh. But he apparently received little support from either group, and he lost the election.

Another example of Baniyā's aversion to *kisān*-dominated parties was described to me by the brother of a Baniyā *kachchā āṛhatī*, who himself happens to be the local correspondent for a well-known national newspaper. In the 1971 parliamentary election, the communist party and the Congress party had formed an electoral coalition and Vijay Pal Singh, a communist leader, was the candidate of this coalition. Baniyās were very unhappy with this coalition because they oppose the Communist party on ideological grounds. But because Charan Singh stood against Vijay Pal Singh, the Baniyās ultimately gave their support to Vijay Pal Singh. At the time of an election, *āṛhatīs* often give donations to all political

parties, in order to safeguard their trading interests whatever the outcome.

My interviews with Baniyā āṛhatīs indicate that more than 90% live in some sort of joint-family arrangement. I found that most Baniyās felt that it was important to maintain such joint families (joint according to the local definition of an *ikatthā parivār*, one in which two or more married brothers, or a group three or more generations share common property, loss and profit). These family arrangements have important implications for the running of their business, in relation to partnerships (*sajhadāris*) in the *mandī*.

My survey of the *mandī* indicates that almost all *arhatīs* consist of formal legal partnerships. But in most cases, these partnerships are what I shall term pseudo-partnership, in that are legally arranged partnerships between members of the same joint family. Such a measure reduces income tax liability because the partners (*sajhadārs*) pay as individuals, each with his or her own exemptions. Partnerships are therefore for many āṛhatīs a means by which they reduce their overall tax liability. This device is used by almost all āṛhatīs.

I found that there were only ten āṛhatīs who were actually in real partnerships (between non-family members). Among these ten actual partnerships, caste, religion, and kinship were insignificant factors in partnership formation. Most "real" partnership āṛhats

were formed because of one of the partners' lack of capital (*punjī*), lack of sufficient clients, or lack of expertise in trade. For example, two Panjabi *ārhatīs*, Govind Ram and Ram Lal, are individually in partnership with a local Baniyā *ārhatī*, Surajmal, because, according to the two Panjabīs' they being "outsiders", could not attract enough *kisāns* for *ārhat* business (*ārhat kā kām*). But they had enough capital to start the *arhat* business and they also had contacts with *vyāpārīs* in several *mandīs* in Panjab. Surajmal, on the other hand, did not have enough capital and contacts with *vyāpārīs* to start his own *ārhat*, but because he is "local", he had a good network of contacts with *kisāns*. In another case, in 1983 a Baniyā had capital and expertise in trade, but he could not attract *kisāns*. So in 1984 he entered into a partnership with a local Muslim *kisān* from the nearby village of Sujuru, who had good social network in his own community in many villages.

if an *ārhatī* has enough capital, contacts with *kisāns*, and expertise in trade, he avoids partnership outside his own joint family, and he will particularly avoid entering into partnerships with his *rishtedars* (relatives through marriage ties). When I asked Lala Khajan Chand, a *kachchā ārhatī*, why this was so, he said that having partnerships with relatives means that business relationships (*vyāpār kā sambandh*) and kinship relationships (*rishtedārī kā sambandh*) get mixed up together, and both relationships would be damaged. He

illustrated his point with the following example. An acquaintance of his, another *ārhatī*, had a shortage of capital in 1984. So he entered into partnership with a relative through marriage. After two years they had a dispute regarding the disbursement of profits from the business; they dissolved their partnership in great bitterness, and after that they also broke off all aspects of their kinship relationship as well. One *ārhatī* said (in English) "business is business," meaning that business should not enter into other sorts of relationship, and that when one is in business, one should only calculate profit and loss, and the businessman should only calculate profit and loss, and the business should not be constrained by any sort of kinship or social obligation. And another *ārhatī* mentioned this proverb: *sajha kā kām totā kā kām* ("partnership in business means loss"); a potential business loss should not damage a kinship relationship, in his estimation. I should clarify the points that when traders speak in this connection they are referring only to partnerships between relatives by marriage; they do not speak in this way about business relationships within joint families.

Many *ārhatīs* who live in joint families are able to use another method of tax avoidance similar to that pseudo-partnerships. They establish two or more legally separate *ārhat*s within the business operations of a single joint family. I found many instances of pseudo-partnerships and-pseudo-*ārhat*s. The "pseudo-*arhat*" is a

case in which more than one *arhat* or firm is owned by the same joint family, with members of the joint family as partners in all firms and *ārḥats*. Fox (1969:171-175) also noted the existence of the same types of pseudo-partnerships and pseudo-firms among *bazaar* traders in eastern U.P. town.

I cite here one example of the pseudo-partnership in the *mandi*. Uma Devi, a seventy-two year old woman, has two sons (B and C) and one married daughter (D) who lives with her husband in another town. Uma Devi's husband, who died about fifteen years previously, had an *ārḥat* in *naī mandi*. Now her sons (B and C) have two *ārḥats* in the *mandi* and a brick manufacturing factory on the northern boundary of the city. The oldest son (B) has two young sons (E and F) and one teenage daughter (G). Her youngest son (C) has two young sons (J and K). Uma Devi lives with her sons, daughters-in-law and grandchildren in one house in the neighbourhood of *naī mandi*, and they cook in one Kitchen. All members of this joint family share common property on the basis of the customs and traditions of the family. But legally, members of this joint family have divided themselves into four nuclear families; and on this basis they have formed three pseudo-partnership firms within the joint family to avoid income tax and wealth tax. (See Figure 3.) Uma Devi's two sons operate the two *arhats* and are assisted by two of her grandsons. Two of her grandsons operate the brick business. Her oldest son is the over-

all head of the family and is in charge of all the family's business. Profit (*lābh*) from the joint family's various business is never divided among the partners. Each member of the joint family receives money from the head of the family according to his needs.

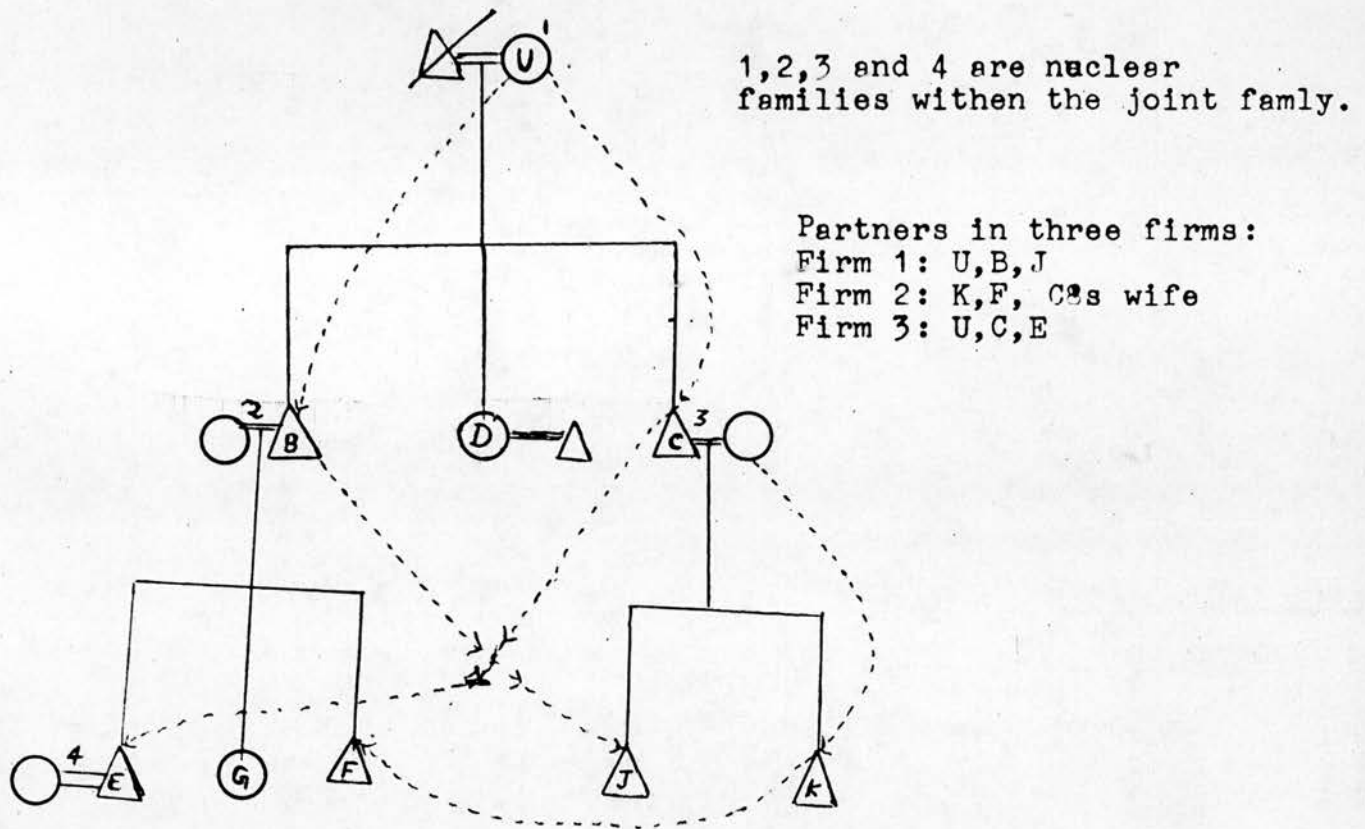


Figure 3. Business Partnerships in Uma Devi's Joint Family

For an *ārhatī*, membership in a joint family has more advantages than just tax avoidance. I noted that in the *mandi* the *ārhatī* and or two of his young sons typically sit together on the *ārhat*. Their relationships are

not founded on the basis of employer-employee ties or on formal organization, but on familial ties. A son is expected to respect his father at the *ārḥat* as he does at home. No son would say "I am working for my father." No "salary" is drawn by the father or the son. In other words, the business and domestic spheres overlap to a great extent. For an *ārḥatī*, having family members working at the *ārḥat* means that he can be sure that business secrets will not be disclosed to anyone outside the joint family.

Most of the young sons of the *ārḥatis*, when they come back from their colleges, spend the rest of the day at their *ārḥat* assisting their fathers. From an early age they start their practical training in the family trade. Several *ārḥatīs* told me that they experience great pleasure when their sons work with them at their *arhats* because they are fulfilling their moral responsibility to teach, train, and help their children. In this way, their children's future is assured.

Several scholars' findings on the role of the joint family in Indian trading communities confirm my observations of the Muzaffarnagar *mandi*. Timberg (1978) and Ramu (1986), for example, have found that among Mārwarī traders the joint family plays an important role in the success of their businesses. On the basis of his comparative work in several societies (including India), Burton (1968) explained how the multiple and reciprocal relationships between a father and his son are important

for the success of a family firm. For Indian businessmen, "home" and "office" are often not separate spheres.

Interviews with *ārḥatīs* in the *maṇḍi* indicate that the majority of them are educated only up to high school standard. Their sons who assist them at the *ārḥats*, however, are mostly graduates. Generally it is the *ārḥatī* who, after calculating their likely future earnings and their ability to command larger dowries, decides what types of occupation would be best for his sons. The general attitude is that an *ārḥatī* wants to have one or two sons in the family business, and he send the rest of them to government jobs where they should earn "good money" either by their salaries or by accepting bribes. But if an *ārḥatī* has only one son he normally wants to keep him in the family trade. For example, Naresh Kumar Jain is a young son of a *kachchā ārḥatī* who had just completed his graduation in commerce with a First Class degree from a local college. When I asked him what career he would like to pursue, he replied that he would like to become a chartered accountant, but that the matter depended upon his father's decision. When I asked his father about this, he said that he would not have objections if he had other sons, but since he has only one son, he wants to assist him in the *ārḥat* business. *Ārḥatīs* main preferences for jobs for their sons are medicine and engineering, and they avoid sending their sons into the police and the military services.

With respect to the arrangement of marriages, for Baniyās the marriage settlement seems to be far more important in considerations of eligibility than other Hindu castes. I observed that in some marriage arrangements in Baniyā āṛhatī families, the bride's and bridegroom's families directly and unabashedly negotiated the amount of the dowry that was to be given. The general trend, not only among Baniyā āṛhatīs but among many Baniyās in western U.P., is that a higher earning bridegroom is offered a higher dowry than a lower earning bridegroom. Among Baniyās, a bridegroom who is a doctor, an engineer, or a tax officer is normally offered a higher dowry than, for example, a college lecturer. One Baniyā āṛhatī said to me that "The 'rate' of a doctor bridegroom is higher than that of a lecturer in our caste. Dowry has become an evil among the Baniyās." Most of the Baniyā āṛhatīs prefer to get their sons married to girls whose families can offer the biggest dowries. The qualities of the girls, their family backgrounds, and their izzat ("prestige" or "honour") seem to be less important.

On one occasion, when I was interviewing a Baniyā āṛhat's marriageable son in the absence of his father, I asked him what type of girl he would like to marry. He replied "beautiful and well-educated." When I asked him "what about the dowry?" he replied "The dowry is an immaterial factor." Five months after I interviewed him, he was married, and his father invited me to attend

reception and dinner party at his residence. At the dinner party I listened to a conversation between two of the guests. One was saying to the other that Shyamlal (the *ārhatī*) had accepted an unattractive and poorly educated bride for his handsome and well-educated son, because the bride's father is a wealthy businessman and had given a huge dowry.

In another case, at the marriage of the daughter of a Baniya *ārhatī*, I heard the following conversation between four or five *ārhatīs*. One *ārhatī* said "I was surprised to read on the marriage invitation that Ramlal's [the father of the bride] daughter was going to be married to an assistant district judge. But now I can see how it happened." another *ārhatī* asked "How?". The first *ārhatī* replied "I have found that the bridegroom is from a very poor family in eastern U.P.; and you can see that this judge is dark-coloured and short. So Ramlal has offered a huge dowry to get this judge for his high school passed dark-coloured daughter." Among the dominant *kisān* castes, the social, economic, and landholding position of the family is generally more important than the dowry. While families in these castes do indeed give and receive very large dowries, they seem to do so more for reasons of prestige (*izzat*) than for the acquisition of wealth.

When I asked some of the Mārwārī *ārhatīs* where and whom they preferred to have marital ties, most of them said they preferred to arrange marriages only in their

subcastes in the region of their origin, or among those caste people who have settled in towns and cities in other parts of the country. When I asked them why that was so, they replied that through marital and kinship ties they were able to keep in touch with their culture and homeland. Having marital ties in other towns and cities of the country and their own caste people could be helpful of their businesses, as the majority of Mārwarī Jains and Baniyās are engaged in trade, wherever they have settled.

Those Mārwarī āṛhatīs who have settled in the city within the last several decades generally feel themselves to be "outsiders" in Muzaffarnagar. Outside the Baniyā āṛhatī community, these Mārwarīs have very little contact with the local people of the city. Most of the Mārwarī āṛhatīs who have settled with their joint families in Muzaffarnagar city for more than three generations do, however, feel a part of local society. And because of this, they told me, they would not hesitate to establish marital ties with local Baniyās. Even so, only seven Mārwarī families have established ties with local Baniyā āṛhatīs' families in the last five years, three marriages took place between Jain and local Baniyā āṛhatī families. Panjabī Khatri āṛhatīs only marry among Panjabī Khatriīs. Subcaste is not a very important factor for them in this context.

Munims (Traders' Business Clerks)

Every *ārḥatī* in the *mandi* employs at least one *munīm* for accounting work (*hissāb-kitāb kā kām*). The number of *munims* employed depends on the size of the *ārḥat* and on the volume of business. An average size *ārḥat* employs two to four *munims* but some big *ārḥats* have five or six. A *munīm* does not just do accountancy work. He does many types of work for his employer. His usual duties also include handling correspondence, arranging loans to and from the *ārḥat*, entertaining clients, guests, and government officials, executing bank paperwork, going to government offices when necessary, and maintaining contacts with clients. A *munīm* can also be sent to other *mandis* in the country to collect money from *vyāpārīs* and to promote his *ārḥatī's* business. He can also be sent to the local villages to contact *kisāns*, both for soliciting new business and for collecting loan payments. In some cases I observed that *ārḥatīs* had given authority to their *munims* to buy and sell commodities without their specific permission. Bhagmal Chand Jain, for example, is a *pakkā ārḥatī* who had, one year prior to my fieldwork, opened a steel factory in Muzaffarnagar. He spent most of his day at that factory rather than at the *ārḥat*. His five *munims* handled all of his business there, and even when Jain was at the *ārḥat*, he always wanted to take his chief *munīm* with him to auctions where he would bid for sugarcane products, because he had implicit faith in the

abilities of this *munīm* to judge the quantity of these products and the appropriate prices. A *munīm* also manages relations between an *ārḥatī* and his *palladārs*, and he keeps their accounts.

Normally a *munīm* arrives at the *ārḥat* at least an hour before his employer, and he will normally leave at least two or three hours after him. Before going to the *ārḥat*, a *munīm* usually goes to the home of his employer to collect the keys to the *ārḥat*. After opening it, he performs morning worship (*pujā*) at the *ārḥat* on behalf of his *ārḥatī*. In the evening, he performs the evening *pujā* and locks the *ārḥat*. He then goes back to his employer's home to turn over the keys. At the busiest time of the *mandī* season (from November to April), and at the time of the preparation of the annual balance-sheet (the *salānā-chittā*), the *munīm* may stay at the *ārḥat* or at his employer's residence for several nights. An *ārḥatī* can call on the services of his *munīm* at any time.

An *ārḥatī* may either allot specific work to his *munīms*, or the chief *munīm* (*baṛā munīm*) may do it. There is no set of formal qualifications for a *munīm* to be appointed as chief *munīm*, but generally an *ārḥatī* takes three main factors into account when he appoints his chief *munīm*: his experience in the *mandī*, his expertise in accounting, and his trustworthiness and honesty.

Almost all *munīms* come from low-income family backgrounds. The majority of them belong to the Baniyā

caste, and they also tend to come from the same sub-castes as the *ārḥatīs* who employ them. But very few *munīms* have marital ties with the *ārḥatīs*, because *ārḥatīs* want to establish marital with their "equals" (in the economic sense) within their castes. Most *munīms* are educated upto the twelfth standard and most of them become *munīms* either because their parents could not afford to give them capital to start their own businesses, or because they were unsuccessful in getting government jobs.

Munīms are generally employed by *ārḥatīs* with the understanding that it will be a continuing relationship, but *munīms* are technically employed on a seasonal contract basis. The contract is renewed either at the festival of Divālī (in November) or at the Dashehrā festival (in October), when the *ārḥatīs* start their new financial year. (I will discuss the significance, for Baniyās, of these two festivals in Chapter 5.) According to the customs of the *mandī*, *munīms'* contracts specify that they be paid a salary on a monthly basis. Neither a *munīm* nor an *ārḥatī* can break the contract during the "mandī season" between October and April. If a *munīm* is trustworthy, honest and expert in his work, no *ārḥatī* would want to loose him as an employee. So they usually renew their contract from year to year. in any special circumstances, when a *munīm* wants to leave his employment, it is considered his duty, according to *mandī* custom, to provide a suitable replacement to his employ-

er. When, for example, Rajaram, a *munīm*, decided to terminate his employment with his *ārhatī* in order to open his own grocery shop in the city, he was asked by the *ārhatī* to recommend a trustworthy and experienced *munīm* as a replacement. He recommended a distant relative who had worked in a *mandī* in the town of Shamli, and the *ārhatī* hired that man.

When *munīms* leave an *ārhat* and join another at the end of their contracts, this process is called *munimo kī adalā-badalī* ("exchange of *munīms*") by both *ārhatīs* and *munīms* in the *mandī*. The main reason why a *munīm* leaves one *arhat* for another is to receive a higher salary, and in such a situation, *ārhatīs* generally only try especially hard to retain those *munīms* whom they consider to be exceptionally knowledgeable in the *mandī* trade, or those *munīms* who are especially privy to the business secrets of the *ārhat*.

A *munīm* must have a good knowledge of the *hīndī-munḍī* scripts, an indigenous business language, in which accounts are kept in the account-books (*bahī-khātās*). *Hindi-munḍī* is an ancient business language used in all parts of northern India. In some parts of this region it is called *mahājanī* (*mahājan* = trade, money-lender). One old *munīm* told me that *hindi-munḍī* originated in Bari town in Haryana long ago.

There is no formal government-recognized school or institution in the city for the teaching of *hīndī-munḍī*; there are two private *hīndī-munḍī* coaching centres. One

coaching centre is run by a Muslim teacher and the other by a Baniyā. The Muslim teacher told me that teaching *hindī-mundī* is his family's traditional occupation. (This teacher himself also dispenses charms for the dispersal of ghosts and spirits, as he sits in his one-room school on the main road halfway between the *mandi* and the *naī mandi* area). Members of his family, he said, had been teaching in this way for seven generations.

These two coaching centres attract a total of about thirty students a year. The number of students at these centres has been declining the past few years because government tax-officers have started to insist that *arhatīs* should not write their accounts in *hindī-mundī*, precisely because the officers themselves cannot read this script. But for an *ārhatī*, keeping accounts in *hindī-mundī* has several advantages. First it is simpler and quicker to write in *hindī-mundī* than in Devanagrī script, because the style of writing is similar to that of shorthand. Secondly, tax-officers cannot read their *hindī-mundī* account books, which means that it is easier for *ārhatīs* to conceal their actual income and trade volume. Each person's hand-writing in *hindī-mundī* generally differs so much from another's so that often the *munīm* who wrote an account book can read it. It is easier and quicker to do calculations in *hindī-mundī* because it provides many specific formulae (*qurs*) for rapid calculation without the use of paper and pencil. For instance, the Muslim teacher told me how to calcu-

late salaries for particular periods. He said that when a *munīm* needs to calculate three day's salary for an employee, for example, he takes the monthly salary figure, adds one zero, and then divides this by 100. There are many such memorized formulae for calculating salary figures for other time periods. There are also formulae for converting traditional Indian units of measurement to the metric system, and from one traditional unit of measurement to another.

Hindī-mundī courses cover not only script and calculation, but also the making of profit in trade and the running of a business. The Muslim teacher told me that the first lesson he teaches to his students is a mnemonic device incorporating the first four characters of the Hindi script, *k*, *kh*, *q*, *qh*. Students, he says, should bear in mind that these stand for the four essential aspects of business activity: *kām* (work), *khanā* (food), *qīrhan* (hoarding), and *ghar* (house). The meaning of this formulaic device is that trading work produces food, that a trader should purchase jewellery that he can hoard and use as security in time of need (e.g. during sickness or for the giving of dowry), and he should also purchase a house in which to live and carry out his business activities. Another such formula concerns the division of profits from trade: one portion should be hoarded as cash, one portion should be used to purchase jewellery, one portion should be lent out at interest; and only one-quarter of the profit should be

re-invested in trade.

A good deal of the teaching in these coaching centres is accomplished through the use of proverb-like aphorisms. One example is *pahale likho phir do agar kam par jay to bahi khate se lo*. ("First write down everything [in the account book] and then give out [cash or commodities]; if there is some problem, just check in the account book.") A second telling example is this: *chahe betā bāp ko de yā bete bāp kō de hameshā ginkar de-le*. ("whether son gives to father, or father gives to son, always count first and then give-and-take.")

A very few young *ārhatīs* in the *mandi* are, however, beginning to keep their accounts in English. These young *ārhatīs* are often handicapped by an ignorance of *hindī-mundī* (nearly all older *arhatīs* know the script), and further, they are succumbing to the pressure placed on them by the government not to use *hindī-mundī*. Sanjiv Kumar, for example, is a young local Baniyā *kachchā ārhatī* who keeps his accounts in English. He told me that he does so because, since his father died three years ago, he has been managing the work in the *ārhat* himself, and though he is a commerce graduate, he has no knowledge of *hindī-mundī*. He employs only one *munīm*, and he enters many of his business records in his account books himself, in English. But because he, like nearly all other *ārhatīs* in the *mandi*, keeps two account books, one for the use of the *ārhat*, and one for showing to tax-officers, he still has a means of keeping his actual

business dealings a secret.

Nearly all *munīms* still learn *hindī-mundī* before taking up employment in the *mandī*. Learning *hindī-mundī* takes about one year. After that, a student contacts an *ārḥat* in the *mandī* to get an apprenticeship, which lasts for six to twelve months. Sometimes an *ārḥatī* himself contacts a *hindī-mundī* teacher when he is in need of a *munīm* and he asks the teacher to recommend one of his students. Upon the completion of the apprenticeship, most students accept employment at the *arhat* where they did this training in *munīmḡirī* (the occupation of a *munīm*).

Ārḥatīs are very cautious when they hire a new *munīm*. *Mārwarī ārḥatīs*, for example, prefer to have at least one *munīm* from their own region in their employ. No *ārḥat* accepts any apprentice or *munīm* without a reference or personal acquaintance. Most of the *ārḥatīs* and *munīms*, in fact, know one another in the *mandī*. References are important to the *ārḥatīs* because they fear that a person who works at their *ārḥats* could possibly disclose the actual income, property, and business secrets of the *ārḥat* to tax-officers or other people.

The relationship between an *ārḥatī* and his *munīm* is of course an employer-employee one. But I observed that in the *mandī* reciprocal respect and mutual trust, as well as considerations of relative age, are also held to be very important elements in the relationship. No *ārḥatī* calls his *munīm*, especially his older chief

munīm, just "*munīm*". He always addresses him using the *jī* honorific suffix, as "*munīm jī*." An *ārhatī* must show respect to an older *munīm*, especially if the *munīm* is of his father's generation. An old Panjabī Khatri *munīm* told me about an event that happened in the *naī mandī* long before.

About twenty-five years ago, an *ārhatī*'s son came back to Muzaffarnagar after studying for several years in England. One day he set on the *gaddi* [the sitting platform upon which an *arhati* and his *munim* sit and which is considered by all Hindu traders to be a "pure" place] without taking his shoes off. The chief *munīm* asks him to take off his shoes, but he refused, and father also did not pay much attention to the objection of the *munīm*. After arguing with the *ārhatī* and his son, the *munīm* threatened to leave his job because he felt insulted that neither the *ārhatī* nor his son showed any respect to his advice and to the *gaddi*. He decided to leave the *ārhat*, but the *ārhatī* refused to pay his full salary because he wanted to break his contract at mid-season. The *munīm* then threatened the *ārhatī* that if he was not going to pay the full amount of the salary that was due him, then he would disclose the *ārhatī*'s "*nambar do ke khāte*" [the illegal "second account books"] to the tax-officers. Because of this fear, in the end, the *ārhatī* not only give him the full salary, but apologised for his and his son's behaviour.

Whatever the degree of distortion or elaboration that has crept into the telling of this story after twenty-five years, it still serves as an illustration of attitude about the proper respect to be shown by *ārhatīs* to their *munīms*.

Some *munīms* have been working for their *ārhatī*'s families for two or three generations. In some cases, two to three generations of a *munīm*'s family have been working for a particular *ārhat*. In such cases of long-

term relationships between an *ārḥatī* and his *munīm*, both *munīms* and *ārḥatīs* told me that they feel like members of an extended family.

There are about seventy-five *ārḥatīs* who begin as *munīms* in the *mandī*. Some of them were reluctant to discuss this matter in detail, because they didn't want to disclose their previous financial position to me. A very small number of *munīms* are shareholders in their *ārḥats* and some of them by shares in specific goods in their employers' stock in the hope that prices will rise. But usually an *ārḥatī* enters into this type of short-term partnership when he has a shortage of capital to buy stock, or when he is not very hopeful that prices will rise. *munīms* who have made substantial profits in this way, or who have obtained capital from their families, have sometimes started their own *ārḥats* in the *mandī*. It is easier for ex-*munīms* to get clients than for inexperienced new *ārḥatīs*, because they already have a good knowledge of the trade, and ready-made contacts with *kisāns* and *vyāpārīs*. I give one example of how a *munīm* has become a successful *ārḥatī* in the *mandī*.

Lala Ratanlal, a Baniyā *ārḥatī*, is about sixty years old. He was born in Pachanda village in Muzaffarnagar District, where his father had a grocery shop. About thirty-five years ago, his father left the village for Muzaffarnagar city because he had been harassed several times by some Jat *kisāns* in his village, and because some robbers stole his money and jewellery from

there. When he move to Muzaffarnagar city with his family, he opened a grocery shop there. Ratanlal has two brothers. Both of them left school after their primary school examinations, and started to assist their father in the shop. Ratanlal passed the high school examination, and then, because it was difficult for his father to support his joint family on the income from the shop, he advised Ratanlal to learn *munimgiri*. As soon as Ratanlal got a job as a *munim* at a big *ārḥat* in the *naī mandī* (about twenty-seven years ago), his father died.

A year after the death of his father, the three brothers broke up the joint family and started to live separately with their own families. At present the oldest brother still runs the shop, and the youngest has a mustard oil and seed shop in the city. Ratanlal worked for about fifteen years as a *munim* in the *mandī* and earned extra money by buying shares from his *ārḥatī* on a short-term basis, and from a grain-hoarding business. Ratanlal has two young sons and a daughter. A few years ago, they started a small *khadsārī* factory (a raw sugar manufacturing mill) in the village of Baseṛa, in Muzaffarnagar District. They made such a success of it that Ratanlal was able to leave his job as a *munim* and start his own *ārḥat* in the *mandī*. Now this family has two *khadsārī* factories, and they have built a large house in a upper-class area of Muzaffarnagar city.

Munims do not have any union or formal organization in the *mandī*. This is probably because some *munims* have

partnerships with their *ārhatīs*, and also because there is a good deal of variation in their salaries. Another reason may will be that there is a widespread notion, among Baniyās, that disputes should not become matters of public knowledge, but should be settled privately among the parties involved. So when a dispute arises between an *ārhatī* and his *munīm*, they make every attempt to resolve it themselves, or they call on other *munīms* and *ārhatīs* from the neighbourhood to use their influence to settle the dispute in an informal committee (*panchayat*).

An example of this sort of mediation occurred during my fieldwork in the *mandi*. One day Sohanlal, a *pakkā ārthī*, sent his *munīm*, Suresh Kumar, to the bank to deposit approximately twenty thousand rupees in the *ārhat* account. The *munīm* returned after half an hour and reported that a thief had grabbed the money bag from him on his way to the bank. The *ārhatī* then told his neighbouring *ārhatīs* about this incident, and they advised him to go immediately with his *munīm* to the police station, to file a report. After this, the *ārhatī* began to accuse the *munīm* himself of taking the money, and fabricating the story of the theft. The *munīm* was very upset at this accusation, and he asked several of his fellow *munīms*, and also several *ārhatīs*, to remind the *ārhatī* of his good character and trustworthiness, and to convince him not to blame his *munīm* for something he had not done. These *munīms* and *ārhatīs* immediately sat

in an informal *panchayat* to resolve the issue. Several of the *munīm* who were present said that if they were going to be blamed in the event of such mishaps as the theft, then they would not in future be responsible for making deposits at the banks. The *ārhatīs* told Sohanlal that he should not make accusations against his own *munīm* without any evidence. Sohanlal was for several days reluctant to accept the advice of the *panchayat*. Before a final resolution was achieved, however, the real thief was apprehended, and the matter came to an end when Suresh Kumar decided nonetheless to leave the employ of this *ārhatī* who had accused him. It would however have been difficult for Sohanlal, in any case, to disregard the deliberations of the *panchayat*, and to continue to accuse his *munīm*. Several *ārhatīs* in fact told me that both parties to such a dispute should accept the verdict of the *panchayat*, according to the customs of the *mandi*.

Palledārs (Grain-porters)

Among the others that work in the *mandi* are the *palledār* (from *pallā*, balance pan). About two thousand *palledārs* work in the *mandi* during the *mandi* season. Only about 20% of these workers are from the local area (Muzaffarnagar city or nearby villages), and most of these are from Muslim and Hindu service caste, 80% of the *palledārs* come from the nearby states of Rajasthan and Haryana, where the *Mārwarī ārhatīs* also originated.

Dispite the fact that they come from the same general region, however, the Mārwarī āṛhatīs come primarily from towns; only a few come from villages, and all Mārwarī āṛhatīs are Baniyās. The *palledārs* on the other hand come only from villages, and they belong, for the most part, to the Gujar caste whose traditional occupations have been agriculture and pastoralism.

Many of these Gujar *palledārs* are small *kisāns* in their native villages. They told me of a number of reasons why they come to the Muzaffarnagar *mandī* for employment. One important factor is the chronic shortage of water in their villages, for agriculture, and some times even for drinking. They suffer frequently from drought and famine. The soil is sandy and they have in those areas only one crop season, from June to September, in which they can grow only a few crops (particularly maize, *jawar*, *bajarā*, grams, mustard) mainly for domestic consumption. Whenever there is drought or crop failure, increased numbers of these small *kisāns* migrate to western U.P., Panjab, and Delhi, where wages are higher than in their home areas. They generally preferred to work in the *mandīs*, because they earn more there than they would as ordinary wage labourers or agricultural labourers. Equally significant perhaps is the fact that there is a long tradition of Gujar migration for work in the *mandīs*, and consequently they are apt to find that they are working in the *mandī* with many of their caste-fellows, relatives and fellow *kisāns* from

neighbouring villages. There is also another reason, connected with their perception of their *izzat* (prestige). These small Gujar *kisāns* do not like to work as labourers in their own villages and nearby towns because they view themselves as members of a Kshatriya caste and as such they have to maintain their prestige by avoiding a daily public display of their labouring status. In the *mandi*, Gujar *palledars* generally wear their traditional dress: long shirt and *dhoti*, Mārwarī shoes and turban, and large moustaches.

The majority of the Gujar *palledars* belong to joint families in their villages, so to look after the family and the fields, some male members stay at home while others leave to take up jobs. The majority of these *palledars* return to their native villages after the Holi festival (in March) or at the end of the *mandi* season in April. They told me this schedule enables them to work on their agricultural land in the period in which they will have crops to tend. Thus, labouring in the *mandi* complements rather than replaces agricultural activities for the *palledars*. Many of these Gujar *palledars* have been doing this work for ten to twenty years but some only work in the *mandi* for two to three seasons and after that never return.

Nearly all Gujar *palledars* leave their families behind when they come to Muzaffarnagar to work. Only fifteen of them had settled permanently with their families in Muzaffarnagar city. When I asked other



F. Palladārs working at the mandi.



G. Kisāns waiting at their kachchā ādati's adat for the pakkā ādati's. The carts are loaded with gur.

palledārs if they would like to settle permanently in Muzaffarnagar, they said that they feel they are living in *pardesh* (a "foreign land"); they would not like to leave their own *desh* ("homeland") for good. They said that when they have amassed sufficient money to support their families for the season, or sufficient cash for a daughter's dowry, they always want to return to their own land.

Shared ties to a common *desh*, and common villages as well, come particularly to the fore in the evenings when the *palledārs* sit together when the *ārhatīs* and *kisāns* have left the *mandi*. They smoke their *hukkās*, sitting together in small groups bound together by village and kinship ties. They sing their own folksongs and talk about their families, kinship, affairs, and also the difficulties they face living apart from their families in a distant place.

Baniyā *ārhatīs* told me that there are several reasons why they prefer to employ Gujar *palledārs* from Haryana and Rajasthan rather than local *palledārs*. First, it is important for an *ārhatī* to have trustworthy in the sense that they should not disclose to anyone his business secrets, his stockpiles, or his actual assets. *Ārhatīs* always fear that local *palledārs* would have more reasons and more opportunities to disclose business secrets. As outsiders, Gujar *palledārs* are regarded as less likely to contribute to local gossip. There is also far less likelihood that they will have loyalties to

local *kisāns*, and they would thus be less likely to cheat the *ārhatī* for the benefit of *kisāns*, as local *palledārs* might do. Another important factor is that in the evening, when the Gujar *palledārs* finish their work, they cook, eat, and sleep at the *arhats*. In this way, and *ārhatī* gets free night watchmen; and *palledārs* are also available work in the night or whenever work is required by the *ārhatī*. A local *palledārs* would of course return home after finishing his work, and the *ārhatī* would not have this option. Perhaps the most important reason why *ārhatīs* prefer to employ these men is they are considered to be more hardworking and loyal to them than local people. Several *kisāns* who come to the *mandī* told me that some *palledārs* do not even hesitate to steal and give short measure to them if they are asked to do so by their employers. (The *palledārs* however denied this when I asked them about such practices.)

In Muzaffarnagar District itself, the local Gujars are mostly prosperous *kisāns* with high social status and a great deal of political influence. I interviewed a number of local Gujars about their views concerning the Gujar *palledārs*. These local Gujars have no wish to establish social or marital ties with the Gujar *palledārs*. In Gujar villages in the district, most *kisāns* do not know that their own caste people from nearby states are working in the *mandīs* as labourers, even though they see them whenever they go the *mandīs* to sell their products. Gujars of Muzaffarnagar District strongly

prefer not to work as labourers because it is contrary to their own notions of *izzat* to do so; unlike the Gujar *palledārs* from Rajasthan and Haryana, their own land is productive enough to enable them, for them most part, to avoid having to do so.

There was one instance, however, in which local Muzaffarnagar Gujars were eager to establish a relationship with the Gujar *palledārs*. During my field research, I came to know an official in the District Telegraph Office who is a Gujar from Saharanpur, the district immediately to the north of Muzaffarnagar. He has been working in Muzaffarnagar city since 1983, and he knows many Gujar *palledārs* because they use his office for dispatching and collecting mail and telegraphs for their *ārhatīs*. In our conversations, he told me how the Gujar *kisan palledārs* had faced a dilemma of divided loyalties, between their employers and their caste-fellows, during the previous parliamentary election. He described the event:

For the first time, I was able to mobilize Gujar *palledārs* to support a local well-known Gujar candidate. They did support him, but their employers--the Baniya *ārhatīs*--were very displeased. They expected them to support their candidate as they used to do in the past. And it was a very critical time for *palledārs* because on one side there was a candidate from their own caste, and on the other side there was the candidate of their employers. We wanted them not only to cast their votes in our favour but we also wanted them to participate actively in our election campaign. But they told me that while they would cast their votes in our favour and would give *chandā* (financial contribution) to the Gujar candidate, it would be impossible for them to participate openly in the election campaign, and to confront their employers

openly on a political issue. The result was that most of the Gujar *palledārs* did not participate in the election campaign of their own caste man. They simply cast their vote for him and gave *chandā* to him secretly and told their employers that they cast their votes for their candidate.

I confirmed the truth of this account in conversations with some Gujar *palledārs*, though they were as a rule reluctant to discuss the business and political activities of their employers.

Gujar *palledārs* are employed by *ārhatīs* through their own labour-contractor called a *lambardār*. (The usual meaning of this term is "headman of a village or community"). They are employed on an unwritten contract basis for the whole *mandī* season. So the *lambardār* is a middle-man between the *ārhatī* and the hired *palledārs*, and it is his duty to ensure that neither party breaks the terms of the contract. If a *palledār* does not work properly, or the *ārhatī* is unsatisfied with him, a *lambardār* can dismiss him, but the *ārhatī* is generally considered by all in the *mandī* to lack the authority to do so himself. During my fieldwork, for example, Lakshmandas (a *kachchā ārhatī*) complained to his *lambardār* that one *palledār* was lazy and not working properly. The *lambardār* asked the *ārhatī* to give the *palledār* another chance, and he warned the *palledār* that he would be dismissed if didn't begin to perform his work properly. The *ārhatī* complained to the *lambardār* again after a few days, and so the *lambardār* asked the *palledār* to leave the *ārhat*.

The *lambardār's* authority rests on his power to dismiss any *palledārs*, and also on the fact that he is usually older, and respected in his own home village. He therefore is able to draw on both his "contractual" and his "traditional" authority at the *ārhat*. I witnessed one example of this sort of overlap during the course of my field work. Jai Singh, a Gujar *palledār* employed by Amba Parshad (a *kachchā ārhatī*), was quarreling with the *ārhatī* over the payment of wages. His *lambardār*, Bhoj Ram Singh, took the *ārhatī's* part against the *palledār*. Jai Singh was forced to accept the *lambardār's* judgment in the matter, but he told Bhoj Ram that he would not have accepted the judgment in the *ārhat* if it had not been the fact that the issue was a *gaon ki bat*, a "village matter" in which Jai Singh owed deference to Bhoj Ram because they were from the same village, and because the latter enjoyed a senior kinship position there.

Thus, *palledārs* pay respect to a *lambardār* on the bases of their village customs and relationships. They feel that even if he sides with an *ārhatī* in a particular instance, he is still their own man (*apne ādmī*).

If a *palledār* has to leave his job for any reason, it is the *lambardār's* responsibility to provide another *palledār* in his place. Both a *palledār* and his employer are morally bound not to break their unwritten contract until the end of the season.

palledārs are expected to work from 7:00 a.m. to

4:00 p.m. in the *mandī*, but they are obliged to work at other times as well, if required by the *ārhatī*. They provide many kinds of services to their *ārhatīs*: They load and unload carts and trucks; They weigh and pack *ārhatīs'* stock; they arrange *kisāns'* products in front of the *ārhat*s in attractive displays (this is called *mo-handī lagānā*, which literally means "to apply makeup"); and they often provide *ārhatīs* with domestic services as servants, messengers, and errand-runners. I found five cases in which *lambardārs* were sent to the morning auction by their *pakkā ārhatīs*, to buy products on their behalf. In each of these cases, the *lambardār* had worked for the *ārhatī* for a long time and was considered sufficiently knowledgeable and trustworthy to perform this task.

Up until 1988, contracts normally specified that *palledārs* would receive between 500 and 800 rupees per month, and wages were indeed paid as such fixed sum amounts. According to the DAPM committee rules, however, a *palledār* was supposed to be paid according to the total amount of produce loaded and unloaded at the *arhat* in any given day. But the *ārhatīs* had simply been putting false figures in the wage and labour account books that were kept for government taxation purposes, and they continued to pay their *palledārs* lump sums according to the unwritten seasonal contracts. The *palledārs* received somewhat lower wages because of this, but they tolerated the situation for some time because they were

nonetheless earning higher wages in the *mandi* than they could earn as agricultural labourers. But in 1988 they confronted the *arhatīs*, saying that either their salaries should be increased, or they should be paid according to the volume of work, as specified in the DAPM committee rules. Their demands were not acceptable to the *ārhatīs*, the *palledārs* stopped working, and as a result business in the *mandi* was completely paralyzed for two days. The *arhatīs* were thus forced to negotiate with the *palledārs*, and an agreement was finally reached that the latter would be paid 80 *paisā* per quintal of produce handled in the *ārhat*. It was also agreed that *palledārs* would be free to solicit work from other *ārhatīs* in their free time, when there was no work at their own *ārhat*.

Although there is no formal union organization of the *palledārs* in the *mandi*, they have a strong sense of unity among themselves. If *lambardārs* call their fellow *lambardārs* and *palledārs* to go on strike, as in the above example, they always get unanimous support from them. In the last five years they have gone on strike three times: twice against low wages and once when a colleague was insulted by his employer. During these strikes, *ārhatīs* were unable to carry on their trading activities and in consequence they suffered great financial losses.

There are about twenty-five local female labourers who work in the *mandi* on a daily wage basis. They are

from local service castes, and they have, for the most part, migrated from surrounding villages. They are employed to perform such tasks as stitching and marking bags, straining and winnowing grain and sweeping the ground beneath heaps of grain and sugarcane products, and they receive the same wages as males who might be hired on daily wage basis.

In this chapter, I have examined the relationships among the *ārhatīs*, *munīms*, and *palledārs* of the Muzaffarnagar *mandī*. I have focused especially on the social identities of these three groups, and how aspects of these identities are relevant in *mandī* social organization. I have suggested that it is not possible to analyze this organization only in economic terms that would focus simply on employer-employee identities and contractual relationships. Rather, a broad panoply of social identities and social interests converge in the *mandī*, and these must be considered in any analysis of this marketplace.

I have provided the most detail on the *ārhatīs* in *mandī*, as necessary background to Chapter 6, which will focus principally on relationships between *kachchā ārhatīs* and the *kisāns* who sell their products in the *mandī*.

CHAPTER FIVE

RITUALIZING THE MARKETPLACE; THE ĀRĤATĪS' VIEW

The subject of this chapter is the ritual dimension of āṛḥatīs' commercial activities, and the associated belief system. In Chapter 3, I suggested that in many transactions in which *kisāns* engage, pronounced conflicts between the morality of the market and their "traditional" morality of exchange are clearly observable. But in the case of the Baniyā āṛḥatīs in the *mandī*, the demands of their ritual lives do not generally appear to be in conflict with the demands of commercial exchange. This is not because they are able to "compartmentalize" two spheres of their activities (as Singer 1972 has suggested in the case for South Indian Brahman industrialists) rather, it is because the particular occupational culture (the distinctive values, beliefs and social institutions associated with a particular occupation; (see Singer ed., 1973) of these Baniyās explicitly values, endorses, and promotes the pursuit of profit in the marketplace, and because these Baniyās tend to represent the workings of the market as being directly associated with some ways, to a ritual sphere. In the case of Baniyā āṛḥatīs of the Muzaffargar *mandī*, we do not find the sort of conflicting expectation that characterize *kisāns'* relationship to

the sphere of market exchange.

In order to demonstrate the impact of the cultural aspects of Baniyā *ārhatīs*' representations of market activity upon their behaviour at the *mandi* I describe four main analytically distinct categories of belief and ritual practice. Some of these are deemed important by all Baniyā *ārhatīs*, while other may be variously debated, doubted, or rejected by some of them. I shall indicate, in the following descriptions, the degree to which each belief or ritual practice is embraced by *ārhatīs* in the Muzaffarnagar *mandi*, and the degree to which they actually influence economic action. The analytical distinctions I will make are concerned with the functions of these beliefs and rituals in the lives of Baniyā *ārhatīs*. I will first discuss the beliefs and rituals that function as moral justifications for commercial activity. Secondly, I describe a set of beliefs and rituals that, from the *ārhatīs*' point of view, function to ensure success and profit in trade. Thirdly, I discuss beliefs concerning the prediction of profit and loss in the marketplace. And fourthly, I analyze an important set of beliefs concerning the conversion of inauspicious dishonestly earned money into auspicious and productive money. For all four of these categories of cultural beliefs, I will point out the ways in which they also function as markers of Baniyā social identity.

Moral justification of Commercial Activity

I asked some Baniyā āṛhatīs why a majority of āṛhatīs in the *mandi* are from the Baniyā community. One Baniyā āṛhatī said :

There are some special traits (*gunas*) in our blood which are necessary for a person to be a trader. These traits are tolerance, politeness, simple living, accumulation of savings and a risk taking attitude in trade. People of other castes lack these traits. We believe that for us, a customer is a form of the goddess Lakshmi [the goddess of wealth]. So even if he abuses us we must tolerate him.

Another Baniyā āṛhatī responded to my question in this way:

Trade is a Baniyā's *dharma* [religious duty]. According to the *varna* system every caste has its *dharma*. In doing trade, we fulfill our duty for society. We have been involved in trading activities since ancient times. It was Shiva who gave us this occupation.

He told me a story in this context.

Once Shiva was offering *dan* ["gifts in blessings"] to people from every caste. A Baniyā went to him last because he had patience to wait. But Shiva had nothing left to give him. So Shiva said to him, "Now nothing is left but I can offer you my *gaddi* [the sitting place, trader's sitting place] on which I am sitting. It will always keep you prosperous and wealthy." The Baniyā accepted the *gaddi*. Since that day all Baniyās consider trade to be their occupation, and they consider their *gaddis* to be pure places. They must maintain the purity of their *gaddis*.

A third young Baniyā āṛhatī said:

Because Baniyās have been engaged in trading activities since ancient times, and we are born and grown up in trading atmosphere, we obviously know better than other people how to do business. Agriculture is not in our blood. Trade is more profitable than any other occupation. We are not skilled in other occupations but modern occupations like medical and engineering, we prefer as much as trade.

Dhan Prakash Jain, a *kachchā āṛhatī* told me that in the Jain religion all those occupations are forbidden for a Jain in which the taking of any form of life is involved. This is because Jains espouse the doctrine of *ahimsā* (non-violence). For a Jain, the most respectable occupation is trade and agriculture is considered the least desirable occupation.

From the above remarks made by *Baniyā āṛhatīs*, it is clear that, in their view, their caste *dharma* and their inborn bodily dispositions foster a skillful engagement in trade. The *Baniyā āṛhatīs* to whom I posed the question of how they would morally justify involvement in commercial profit-making activity generally responded that they were in trade only for the purpose of realizing profits. They told me that while making money from money-lending was morally acceptable, amassing profits from hoarding, tax-evasion, overcharging, and so forth are theoretically morally wrong. But because of the burden of government regulations, and the level and complexity of taxation, they feel, they told me, that earning money through these practices is seen as acceptable, if they remove the evil consequences through the giving of *dān* from the money made in this way. Parry has also written of such ritual disposal of sin by traders, and of the fact that:

"...although everybody would agree that such practices are morally reprehensible, their condemnation generally seems to lack real sense of outrage" (1989:77).

Ensuring Success and Profit in Trade

In western U.P., it appears that Baniyā traders perhaps perform Brahmanical rituals more diligently than any other caste group except perhaps the Brahman priests. The Baniyā *ārhatīs* in Muzaffarnagar *mandī* perform many rituals at their *ārhat*s for insuring success and profit in their trade. In the following pages I describe those beliefs and rituals which are commonly held by many if not all Baniyā *ārhatīs*.

For a Baniyā *ārhatī*, his *ārhat* is not just a place where he carries out his commercial activities but also where Lakshmi (the goddess of wealth and prosperity) resides. If Lakshmi is unhappy and does not reside in the *ārhat*, a Baniyā *ārhatī* would not be successful in his trade. Therefore, Baniyā *ārhatīs* must keep their *ārhat*s pure (*pavitra* or *sudha*) and auspicious (*sudh*). MurariLal, a *kachchā ārhatī* told me that when the *mandī* was opened in 1982, he was allotted the last *ārhat*, on the north side of the *mandī* by the secretary of the DAPM committee. Because the front of the allotted *ārhat* was wider than the back (i.e. snake-shaped), it made MurariLal sad (there are only two *ārhat*s of this shape in the *mandī*) because he believes that it was a dwelling place of Sheshnag (the snake god). And because Sheshnag should not be disturbed, he thought that to start a business in that *ārhat* would be inauspicious and would bring him a loss. He asked the secretary of the DAPM committee to

allot him another *ārhat* but he was refused. Then Murari-Lal consulted his family *pandit* to find out some solution to the problem. The *pandit* advised him that in order to remove inauspiciousness from the *ārhat*, the space should be redivided into parts and that Sheshnag should be worshiped in the *ārhat* immediately prior to the commencement of any business. The *pandit* worshipped at the *ārhat* on an auspicious day and time. Since then Murari Lal has been keeping an idol of Sheshnag (a snake-shaped piece of iron) in his *ārhat* for pleasing the god, and he worships it every day. Additionally he offers some *dān* to a Dakaut (a lower ranked Brahman sub-caste) as he was advised by the *pandit*. A Khatri *ārhati* who was allotted the second *ārhat* of the same shape told me in an interview that he performed the same rites as Murari Lal did.

Another important belief which is held by all Baniyā *ārhatīs* in the *mandi* is that before starting any trade in a new *ārhat* or shop they must perform a *muhūrat* ritual at their place of business, for removing inauspiciousness and pollution (*asudhatā* or *apavitrata*) from the place and for soliciting blessings from the deities, particularly Lakshmi and Ganesh (the god of wisdom and auspicious beginnings) that will ensure auspicious profit (*subh-lābh*) in their trade. Before performing the *muhūrat* ritual a Brahman *pandit* who has astrological knowledge would be consulted. The *pandit* would suggest an auspicious day and time, auspicious for that particu-

lar endeavour, on the basis of the *ārhatī*'s birth horoscope (*janam-kundalī*), and the locations and movements of the nine planets (*grahas*),

During my field research, a number of *muhūrat* ceremonies relating to *ārhat*s took place in the *mandi*, and I was able to observe three of them. I describe here on *muhūrat* ritual performance which I attended. Before starting his new *ārhat*, Lala Mul Chand, a Baniyā *ṣakkā ārhatī*, first consulted Sita Ram, his family *pandit*, for ascertaining an auspicious day and time (*subh gharī*) for the performance of the *muhūrat* ritual. After telling him the auspicious day and time *Pandit* Sita Ram asked Mul Chand to bring him some *sāmagrī* (a mixture of some spices and food that are used for worship) and other items required for the *muhūrat* ritual at the *ārhat*. I asked the *pandit* why he suggested those particular items for the ritual performance. He told me that among them some were for removing inauspiciousness and pollution and some of them were the signs of some particular deities. For example, *dubaṛā* grass (*pao cynosuroides*) is a favoured item of Ganesh and it is also used for purification. Basil is closely associated with the worship of Vishnu (the husband of Lakshmi). The leaves of the *siras* tree are a powerful charm and Lakshmi and Ganesh reside on the leaves of the mango tree. Water from the Gangā river (*gangā jal*) purifies everything.

In the early morning, before Sita Ram reached the *ārhat* for the ritual performance, Mul Chand cleaned his

ārhat and spread cow dung paste on the *gaddi* (with a belief that cow dung has the ability to remove pollution). He then spread out a clean white sheet on the *gaddi* and waited for the arrival of the *pandit* and the invited guests. Sita Ram arrived a few minutes before the auspicious time and hung a festoon of fresh mango and *siras* leaves over the front door of the *ārhat*. After hanging the festoon of leaves, Sita Ram asked his *jajmān* (i.e. Mul Chand) to put images of Lakshmi, Ganesh and Shiva, the *samagrī* and all account books (which were going to be used for the whole year) on the *gaddi*.

Sita Ram began reciting *mantras* (ritually efficacious speech) from religious books in praise of Lakshmi, Ganesh and Shiva, and set fire to the pieces of wood (which were kept in a iron bown). During the *mantra* chanting Sita Ram continually threw the *samagrī* in the fire (called *havan karnā*) and asked Mul Chand to do the same. At the same time Sita Ram put some silver coins (symbolising Lakshmi) in *charanāmrit* ("pure" liquid made of five ingredients *gangā jal*, basil leaves, yogurt, cow's milk and honey). Sita Ram told me later that this action was a sign that Lakshmi had taken a bath and was ready for the meal (*bhog*). After this rite Sita Ram put some food items on the mouths of the idols and asked Mul Chand to do the same. Sita Ram then wrote "*subh ॥ labh*" ("auspicious-welfare-profit"), "*SrīLakshmi namah*" (*Srī* is another name of Lakshmi) and "*Srī Ganesh namah*" (*namah* means worth salutation) on the first pages of all the

account books (*bahīs*) with the paste of camphor, sandal-wood and turmeric powder applied with his little right finger. He put some betel leaves, *dubārā* grass, betel nut, *gur*, dry coriander and *rolī* (a mixture of turmeric and lime powder) on the first three pages of each account book. I was told by Sita Ram that it was a sign that the deities have taken their meal.

All Baniyā *ārhatīs* leave the first three pages of their account books blank, because, they say, they believe that these three pages represent abodes of the deities Lakshmi, Ganesh and Shiva. One Baniyā *ārhatī* also gave me a practical explanation of this rite: during the financial year, if an account book is filled up, these first three pages can be used, to avoid starting new account books and no account book can be opened without performing *basanā-badalnā* (the ritual of opening new account books and closing old ones), which is performed only at the beginning of the new financial year.

Sita Ram put a red thread on the right wrist of the *ārhatī* and the *ārhatī* put a red thread on the right wrist of the *pandit*. Then, on the wall above the *gaddi*, Sita Ram drew a large *yantra* (a mystical diagram) and wrote words similar to those he has written on the first pages of the account books.

I noted in some Baniyās' *ārhat*s that images of Lakshmi, Ganesh and Shiva were drawn, and printed pictures of these deities were hung alongside *yantra* on the walls inside of the *ārhat*s. The *yantra* figure, which is called the Lakshmi

yantra, consists of nine squares in which numbers are written in such a way that vertically, horizontally and diagonally the total of the three squares should be fifteen and the grand total of the squares should be forty five (see figure 4).

Figure 4: Two Lakshmi yantras

| | | | |
|-----------------|-----------------|---|---|
| <i>srī subh</i> | <i>srī labh</i> | | |
| ॐ | 8 | 1 | 5 |
| | 3 | 5 | 7 |
| | 4 | 9 | 2 |
| <i>lābh</i> | <i>lābh</i> | | |

srī ganesh namah
srī lakshmi namah

| | | | |
|-----------------|-------------|---|---|
| <i>srī subh</i> | <i>lābh</i> | | |
| ॐ | 2 | 9 | 4 |
| | 7 | 5 | 3 |
| | 6 | 1 | 8 |
| <i>lābh</i> | <i>lābh</i> | | |

srī ganesh namah
srī lakshmi namah

Mul Chand told me that this yantra ensures that the business of the *ārhatī* would result in auspicious profit because it has *vashikaran saktī* (the charm or power of attraction) for attracting customers. And it also protects the *ārhat* from any *bury najar* (evil-eye) that can adversely affect profit and prosperity. I noted that some *ārhatīs* had drawn other yantras as well which were given to them, as I was told, by astrologers and their own *gurus* (personal religious guide).

At the end of the *muhūrat* ceremony, Sita Ram asked Mul Chand to keep the silver coins (symbolising Lakshmi) in the safe and wrote "*Subh ॐ Labh*" on it. This meant that from that day Lakshmi was going to stay forever in the *ārhat*. After completing all the rites of worship (*pujā*), Sita Ram distributed *charanamrit*, *gur* and dry

coriander as *prasād* to all the people who were present. When I asked one invited Baniyā *ārhat* why these particular items were given in *prasād*. He said, "*Guṛ* is a sign of *mithās* (politeness: sweetness) and coriander is a sign of *thandāhi* (gentleness; coolness). This reminds us that we should deal with our customers with politeness and calmness to gain auspicious profit in our trade". At the end of the ceremony the *paṇḍit* received some rupees, cloth and sweets from the *ārhatī* in *dakshinā*, payment or fee for the performance of the *muhūrat* ritual.

Hardwari Lal, a Mārwāri *ārhatī*, told me that in the past there were two important customs in the *mandī* regarding the *muhūrat* ritual. After the performance of the ritual the *ārhatī* would expect invited guests to give some business that day and also invited *ārhatī* guests would be expected to lend some money to their host without interest for an unlimited period in order to give financial support to a fellow *ārhatī*. The *ārhatī* is expected to return this money only after making a profit in his business. When I asked Mul Chand why Baniyā *ārhatīs* do not follow these customs any/more, he said that because gradually the feeling of co-operation and brotherhood has been decreasing and the feelings of individualism and competition has been on the increase among the *ārhatīs*.

Mārwāri Baniyā *ārhatīs* perform the *muhūrat* ritual in the same way and with the same beliefs as local

Baniyā *ārhatīs* expect that they included a whole coconut covered with red cloth (a symbol of Kubar, the god of possession and distribution of wealth). They keep this symbol of Kubar in their *ārhatīs*. Also Mārwarī and Khatri *ārhatīs* hang whole yellow limes and red chillies on the main door of their *ārhatīs* at the time of this ritual performance. When I asked some of these *ārhatīs* why they hang these items on the doors of their *ārhatīs*, I was given three different explanations. One Panjabī Khatri *ārhatī* said that the lime's yellow colour represents Lakshmi (yellow is a favourite colour of Lakshmi) and the red colour of the chillies represents the god Hanuman. A Mārwarī *pakkā ārhatī* said that these two items are hung on the doors for protecting *ārhatīs* from *oparī-havā* (air-borne ghosts) and evil-eye. A third *ārhatī* told me that lime and chillies purify (*suddh-karnā*) air that enters in the *ārhat*.

Jain *ārhatīs* perform *muhūrat* in a slightly different way but with virtually identical beliefs about the efficacy of the ritual. They call their own *pandits* for ritual performances at their *ārhatīs*. Among Jain *ārhatīs* the main objects of their ritual performances are their Jain *tirthānkaras* ("ford makers" who conquered worldly passions). They use flowers, fruits, and rice, and they read Jain religious books in the rite.

The Jain religion discourages the worship of images, particularly those of non-Join deities. but in the *mandi* all Jain *ārhatīs* worship Lakshmi and Ganesh

along with their *tirthāṅkara*. and they hang pictures of these deities on the walls inside their *ārḥats*. A Jain *ārḥatī* told me that because of a shortage of Jain *pan-dits* in Muzaffarnagar city, Jain *ārḥatīs* often call Hindu *panḍits* to perform rituals at their *ārḥats*. These Brahman *panḍits* perform the rituals for Jain *ārḥatīs* in the Jain manner. In one case, in which a local Baniyā and Sukhmal Chand Jain, a Jain *ārḥatī* are partners in a *kachchā āṛhat*, first a Brahman *panḍit* performed the *muhūrat* ritual and the Jain partner participated along with his Baniyā partner. When the Brahman *panḍit* left the *ārḥat* a Jain *panḍit* came and performed the *muhūrat* ritual according to the Jain religion. I asked Sukhmal Chand Jain why he performed the ritual in the Hindu way and why all Jain *ārḥatīs* keep images of Hindu deities in their *ārḥats* and worship them, despite the fact that the Jain religion discourages such worship. He replied:

Yes, we do not believe in worshipping Hindu images, but when a person is in trade he does not want to take any *dharmik sankat* (religious risk) which may be bring loss in trade. Maybe Lakshmi and Ganesh will also bring profit to us, like our own *tirthāṅkaras*. Therefore, I do not think that there is any harm in worshipping these Hindu deities. Also, I like to respect the feelings of my partner as he respects mine.

A similar answer was given to me by Yogendra Singh, a young Jat *kachchā āṛhatī*:

We [Jats] do not believe in performing all these "Baniyā rituals" at our *ārḥat* and in worshipping Lakshmi, but we perform all the main Baniyā rituals and keep images of Lakshmi and Ganesh because when we have entered into this community [Baniyā] and are doing stheir occupation then we have to do things as they do to show them and our customers that we are not different from these Baniyā *ārḥatīs*

in our beliefs and actions.

Another important ritual called *basanā-badalnā* (changing the account books) is performed on the first day of the financial year by all Baniyā *ārhatīs* at their *ārhat*s, with the belief that they will gain profit and be successful in their trade. This ritual is focused on the closing of old account books and the opening of new ones; and its name comes from the bag used for keeping account books (*basanā*) and the Hindi word for changing (*badalnā*). Only those new account books which have been worshipped at this ritual will be used for the coming year. The Hindu calendar year starts in the month of Kartik (in November), on the day of the *Dīvālī* festival. Most *ārhatīs* start their financial year either from *Divālī* or the day of the *Dashehrā* (or *Vijayadasmī*) festival which is celebrated in the month of *Aswanī* (in October). Baniyā *ārhatīs* in the *mandi* consider these two festive days to be the most auspicious days to start new business and the new financial year. During my field research, I noted that on the days of *Divālī* and *Dashehrā*, *paṇḍits* were hurriedly running from one *jajmān*'s *ārhat* to another for performing the *basanā-badalnā* ritual.

The official financial year in India is from 1st April to 31st March, and taxation officers have begun insisting that all traders start their new financial year according to the official calendar, for taxation reasons. Therefore, nowadays, some *ārhatīs* have started

their financial year according to the government financial year and celebrate the *basanā badalnā* ritual on the 1st of April. The ritual of *basanā badalnā* is performed in the same manner as the ritual of *muhūrat*, but in addition to the rites of the *muhūrat* ritual, some other rites are also performed in the *basanā badalnā* ritual.

At the end of the financial year, Baniyā *ārhatīs*, with the help of their *munīms*, prepare the final balance-sheet (*pakkā chithā*) for calculating taxes, for ascertaining their actual profit and loss (*labh hanī*), and for celebrating the ritual of *basanā badalnā* in which they request the goddess Lakshmi to come and reside in their *ārhat*s. I attended several performances of this ritual in the *mandī*. I describe one performance here which I observed at the *ārhat* of Gangā Ram, a Baniyā *pakkā ārhatī*.

Gangā Ram called his *pandit* for the performance of *basanā badalnā* at his *ārhat*. During the ritual performance, the *pandit* wrapped up all account books in a red and white piece of new cloth measuring one and a quarter yards (*sawā gaj*). Gangā Ram told me that white was a sign of "purity" and cleanliness and red was a sign of the god Hanuman, the protector from obstacles. On one corner of the bundle or bag, a hole was left through which some betel-nuts, *gur*, flowers, turmeric, Indian madder (*majeet*), dry coriander and some coins (a symbol of Lakshmi) were put by the *pandit*. The *pandit* explained to me that these items were used because it is believed

that they are a meal for Lakshmi, who would be persuaded to stay in the bundle. After this a *paṇḍit* drew *swastika* signs (卐) and wrote "*Srī Subh Labh*" on the inside of the corner of the hole with the paste of camphor, sandalwood, and turmeric powder. Then the *paṇḍit* asked Gangā Ram to give him the new account books. On these he wrote and drew signs in the same way as in the *muhūrat* ritual performance. In my conversation with Gangā Ram, he told me that Baniyā traders perform this ritual with the belief that they will gain profit in their trade.

At the time of worshipping in both the *muhūrat* and *basanā badalnā* ceremonies, greeting cards are also put before the images. Later, these greeting cards are sent to *vyāpārīs*. Below is the translation of a greeting card which was sent by Gangā Ram to the *vyāpārīs* at the time of the *basanā badalnā* ceremony at his *ārḥat*:

卐 *srī subh labh* 卐
srī ganesh namah
srī lakshmi namah

Date

Srī..... (name of the *vyāpārī*)

We hope that you along with your family are well and business is going very well. We have celebrated *basana badalna* on an auspicious day [the name of the day] and time and from this day we are going to deal in food grains also. In this year, sugarcane crop is very good in Muzaffarnagar District and hopefully prices of *gur* and *sakkar* will be low in the next month.

From today our charges for our services will be as follows:

| Name of the service | Rate |
|---------------------|-------|
| | |
| | |
| | |

We are hoping that you will continue doing business with us.

With best wishes.
Yours,
Ganga Ram & Sons

The language of this greeting card shows that it is not just a greeting card but also an advertisement for business and a formal price or rate guarantee for the *vyāpārīs*. On the day of the *basanā badalnā* ceremony, the contracts of *munīms* and *palledārs* are also renewed and new contracts are made in the *mandī*.

Vishnu Pandit, who is considered the most knowledgeable and popular *paṇḍit* to perform the rituals for the Baniyā *ārḥatīs* in the *mandī*, told me that the number of account books used by *ārḥatīs* for their business must be an odd number. Odd numbers are considered auspicious, because even numbers are considered "perfect" (*sampuran*) and no human being is perfect. It is the god Brahmā who is "complete," who created the whole universe. Therefore to keep account books in even numbers is inauspicious. But Baru Mal, a Baniyā *pakkā ārḥatī* gave a different explanation to me, that account books in odd numbers indicate that the accounts and profit should not be "complete," but continually increase. This is fact is the more generally accepted interpretation of the use of odd numbers in such matters. Also, the covers of the account books should be red because red is a symbol of Hanuman, the god who removes obstacles and who bestows success in the work of human beings. Thus red is a sign

of auspiciousness.

As for any Baniyā trader anywhere, for the Baniyā *ārhatī* in the *mandī* his business place (*ārhat*) has a ritual significance. It is a place financial gain is not separated from religious practices and beliefs. The *gaddi* (a platform covered with a white sheet on which a *ārhatī* and his *munīms* sit, and on which the money box and account books are placed) is "pure" (*pavitra*) for Baniyā *ārhatīs* (see Fox 1969:59). They say that they should maintain its "purity". In the past no member of an untouchable caste or non-Hindu person was allowed to sit on the *gaddi* because of fear of polluting the *gaddi*. On the *gaddi*, the *ārhatī* and *munīms* sit in particular places and nobody else is allowed to sit there. Any object or activity that can make the *gaddi* impure must be kept away from it. For example, nobody is allowed to sit on the *gaddi* while wearing shoes, smoking, drinking alcohol or eating food, because these items and activities will pollute it. One Baniyā *ārhatī* told me that when an *ārhatī* and his *munīm* are sitting on the *gaddi*, they must sit in the lotus position (which is the sitting position of lord Shiva) and not in a relaxed position which would indicate that they were not prepared to welcome the goddess Lakshmi. Lala Baldev, an old Baniyā *ārhatī* told me:

Now the times have changed. I can not forbid a service caste person to sit on the *gaddi* if he brings good business to me and also, it is illegal to forbid a service caste person to sit on the *gaddi*. The government has given many rights to the

service caste people. But I do not allow smoking, eating and so forth On my *gaddi*. I also do not like it when somebody sits on the *gaddi* in a lazy position.

Usually Baniyā *ārhatīs* arrive at their *ārhat*s at about 7 a.m., after taking a bath, worshipping Lakshmi and having breakfast at their homes. At the *ārhat*, before doing any business, a Baniyā *ārhati* touches his *gaddi* with the finger-tips of his right hand (called *nachkārnā*), and then touches his forehead as a gesture of respect to the *gaddi*. Then he worships the images of several deities, particularly Lakshmi, Ganesh and Shiva. *Munims* are also expected to perform the same worship. After finishing the worship *ārhatīs* open their businesses. Before closing their *ārhat*s in the evening, Baniyā *ārhatīs* worship again in the same manner as in the morning and leave a light on in the *ārhat*, because they believe that the goddess Lakshmi never stays in the darkness. They avoid the use of these words: "Close the *ārhat*" or "close the account books" (*ārhat bandh karnā* or *bahī bandh karnā*). They will say instead, "*ārhat baṛhānā*" and *bahī baṛhānā*" (*baṛhānā* = to increase or prosper).

Baniyā *ārhatīs* believe that their safes of money boxed should never be left empty. One Jain *ārhati* said to me, "If there is no money left in the safe, it is a sign of inauspiciousness because it indicates that Lakshmi has gone" (as money is a symbol of Lakshmi). Baniyās also consider it very inauspicious for their

weighing scales to be empty at any time. To prevent this happening the *ārḥatī* ensures that, even when their scales are not in use, a weight is left in one of the pans.

Banarsi Dass, a Baniyā *ārḥatī* first told me, and I confirmed the point from many other *ārḥatīs* as well, that for a Baniyā trader it is very important that the first transaction of the day involved receiving cash, even if it is only a small token amount. This event, the first transaction of the day, is called *bohanī karnā*. In this context, cash represents the goddess Lakshmi and the acceptance of cash by the Baniyā trader is a sign of the arrival of Lakshmi at the *ārḥat*. The giving of credit in such circumstances would cause all the day's transactions to be of a similar kind and this would be bad for the profit of the *ārḥat*. It is also inauspicious for the trader if the first customer does not make a purchase or give business. Also, *ārḥatīs* can use this custom as a device not to give money to people as they often do in the *mandī*. For example, one day in the morning when I was interviewing a Baniyā *ārḥatī* at his *arhat*, a local cloth merchant came to him and asked the *ārḥatī* to pay his credit. The *ārḥatī* said to him that it was a time of *bohanī* and he had not done any *bohanī* yet. Therefore, the cloth merchant either should come in the evening or the next day to collect his money. The cloth merchant said that he would come the next day and he left the *ārḥat*. After half an hour, a *kisān* client came

there and asked the *ārḥatī* for a short-term loan, but the *ārḥatī* gave him the same answer. But I noted that the *ārḥatī* had received a large amount of money from a *pakkā ārḥatī* before these two people visited him.

Throughout North India, the festival of *Dīvālī* ("festival of lights") which is celebrated on the new moon day of the month of Kartik (in November) is an important Hindu festival. But it has a special significance for Baniyā traders insofar as their commercial activities, financial gain and identity as Baniyās are concerned. The general belief among Hindus for celebrating *Dīvālī* is that on the day of *Dīvālī*, Rama (an incarnation of the god Vishnu, the husband of Lakshmi) returned to the kingdom of Ayodhya after rescuing his wife Sita from the evil king Ravana and killing him in a war. Rama was appointed the king of Ayodhya, and in celebration, the people of the city decorated their houses with lights and set off fire-works. From that day people celebrated this day every year. In the following pages, I will only described those rites and beliefs related to the *Dīvālī* festival, which are particularly observed by the Baniyā *ārḥatīs* of Muzaffarnagar *mandī*.

On the day before the *Dīvālī* festival, on the 13th day (*teras*) of the month of Kartik, the festival of Dhanteras (*dhan* = wealth) is celebrated by Baniyā *ārḥatīs*. Pawan Kumar Goel, a Baniyā *ārḥatī*, told me that for Baniyās this day is a sign that Lakshmi is one the way to their houses and business. Therefore on this day,

they must clean and whitewash their houses and business premises and decorate them with lights. After worshipping Lakshmi, the female members of Baniyā families put a few flour paste lamps (called *kachchā dīvā*) in drains and in other dark places in their houses and make sure that the members of the family should not see them. They believe that all inauspiciousness, evils and ghosts have been removed from the house through these lamps, if members of the family see these lamps then they would be affected by evils and ghosts. Baniyās believe that it is auspicious to buy new clothś, brass pots and jewellery on this day.

On the days of Dhanteras and Dīvālī, Baniyā *ārhatīs* prefer to sell only for cash and not on credit; and they will not give money to anybody. Banarsi Dass told me that this is because on these two days they must only "receive" Lakshmi coming to their houses and shops. Spending or giving money to anybody would mean that they are refusing Lakshmi; and a Baniyā should never refuse Lakshmi. (In daily conversation, not only Baniyās but non-Baniyā people also use the word "Lakshmi" as synonymous with money). Getting money on these two days is considered auspicious. Because of this belief, no cash transaction is done by most of the Baniyās *ārhatīs* in the *mandī* on these two days. Lala Gordhan Das, a Baniyā *ārhatī* who has an iron rolling mill in the city, told me that every year, on Dīvālī day, he always sells his products only by cash and at less than market prices for

attracting customers. So Lala Gordhan Das is willing to forego the profit he would make by selling on credit, in order to increase, for ritual reasons, his intake of cash on these particular days.

In a year when Dīvālī falls on a Tuesday (there is no fixed solar date for Dīvālī because its occurrence is calculated according to lunar reckoning), Baniyā āṛḥatīs perform *muhūrat* and *basanā badalnā* rituals on the day of the Dhanteras festival, not on Dīvālī itself. Tuesday (related to the planet Mangal) is the day of the god Hanuman and theoretically no business should be done on this day (although, in fact it often is). Tuesday is the day for giving *dān* to the poor. In the evening, on the day of Dhanteras, Baniyā āṛḥatīs worship Lakshmi, Ganesh and Shiva at their āṛḥatīs and after that all members of their families perform worship of these deities again at their homes.

On the day of Dīvālī, Baniyā āṛḥatīs distribute sweets to poor people and to their employees, to obtain the blessings of the goddess Lakshmi, and they send Dīvālī greeting cards, sweets and fruits to their friends, clients and relatives for good wishes. One baniyā āṛḥatī told me that on this occasion, Baniyās can offer bribes under the guise of Dīvālī gifts and then get favours more easily from those government officers who might otherwise be difficult to approach.

At the āṛḥats in the *mandī*, the Dīvālī *pujan* (worship) ceremony is performed by the family Brahman

purohīts of the *ārḥatīs*. Items used in trade are cleaned or washed for 'purification' before the *pujan*. All measures, weights and scales are also worshipped at the time of the *pujan* along with the images of Lakshmi, Ganesh and Shiva. After the *pujan*, lighted lamps filled with mustard oil are kept everywhere inside and outside the *arhats* for the whole night. When I visited the *mandī* in the evening to observe the *Dīvālī pujan*, the whole *mandī* was illuminated by lamps. Then I visited the homes of two Baniyā and one Khatri *ārḥatī* to observe the *pujan* ceremony in a domestic context.

After performing *Dīvālī pujan* at the *ārḥats*, the *pandīts* performed the *pujan* again in the same way at the homes of the *ārḥatīs* in the late evening, at an auspicious time. At the Panjabī Khatri *ārḥatīs* home, I noted that after the *Dīvālī pujan* some rupees were given to all the women of the family by the *ārḥatī*. When I asked him why he gave the money to women, he explained to me that it was auspicious to give some money to women in *prasād* because women are a symbol of Lakshmi, and to do so increases the family's prosperity, wealth and profit in trade. At midnight, some Baniyā traders secretly worship Lakshmi in their houses and put all their money, jewellery, account books and other valuable items before an image of Lakshmi and sprinkle *gangā jal* (water from the Gangā river) on them with the belief that this rite would remove all inauspiciousness from the valuable items and would increase the wealth (as I was told by

some Baniyā *ārhatīs*). When I visited the home of Mitra Sen, a Baniyā *ārhatī*, to attend the *pujan*, he told me that during the whole night on the *Divālī* day the homes and business places of Baniyā traders should be illuminated by lamps because Baniyās believe that Lakshmi wanders in the night and she will stay only where there is light. In this context, I was told three different versions of a single story, one by Mitra Sen, one by a Brahman priest and one by a Jat *kisān*. These three different versions show how Baniyās think that Lakshmi (in other words wealth) is so important for them and how non-Baniyā people think of the prosperity and richness of the Baniyās in relation to their own moral values. The story which was told to me by Mitra Sen is as follows:

Once the god Vishnu (husband of Lakshmi) visited *mrityū-lok* ("world of death," i.e. this world on earth) from the *akash-lok* (world of sky or heaven) with Lakshmi and said to her, "I am going on tour to the south (which is an inauspicious direction) and you should not follow me because it will be a sign of inauspiciousness. But as soon as Vishnu started to walk south, Lakshmi started to walk behind him. On the way, Lakshmi saw a mustard field and then a sugarcane field; and she stopped at the sugarcane field. First she ornamented herself and then she picked up sugarcane from the field without the permission of the field's owner and started to chew it. When Vishnu returned from his tour, he saw Lakshmi eating the sugarcane and he became very angry with her because he had asked her not to follow him and because she had taken sugarcane from the field without the permission of the farmer. Vishnu placed a curse on her so that she would have to serve that farmer for the next twelve years.

After cursing her, Vishnu went to *pātel-lok* (the underground world, below earth and sea) and Lakshmi was left to stay in the house of the farmer for the next twelve years. During that period Lakshmi made the farmer very wealthy and prosperous as she is the goddess of wealth. After twelve years

in the house of the farmer, she was liberated from the curse and was ready to leave the farmer's house. The farmer asked her not to leave his house, and when Vishnu called to take her back with him, again the farmer requested Vishnu not to take her from his house. Then Vishnu said to the farmer, "I am giving you some small stones. Go to the Gangā river, and throw them in and take a bath there. I will not take Lakshmi until you come back". As soon as the farmer threw the stones in the Gangā river and took a bath, a woman with four hands holding the stones in one of her hands appeared before him from the river. The farmer asked her, "who are you and how did you get the stones which I threw in the river"? She replied, "I am the goddess of Gangā, tell me where you got these stones from." The farmer answered that a man and woman who were staying in his house had given them to him. Then Ganga said to him, "Those two people who are staying in your house are the god Vishnu and his wife the goddess of wealth. You should not allow them to leave your house for if they leave you, you will become poor".

After listening to Gangā the farmer went back to his house to ask Vishnu not to take Lakshmi with him from his house. Then Lakshmi spoke, "Oh farmer, if you really want me to stay in your house, then listen carefully. Today is *teras* (the 13th day) of the month of Kartik. I promise you that I will come to your house on the same day next year provided you clean and decorate your house with lights before my arrival. I will come in the night and you must worship me with a lamp of *ghee* (clarified butter) as I never stay in darkness. But now I must go with my husband". The farmer responded, "All right, I will wait for you on this day next year". After telling this to the farmer, Lakshmi then disappeared with her husband. One year later, when Lakshmi came near the farmer's house, she did not see any light in his house because the farmer forgot about the promise of Lakshmi. Lakshmi became angry with the *kisān*. She saw light in a house which belonged to a Baniya and she asked the Baniya if she could spend the night in his house. The Baniya welcomed her and became rich in just a few days. Since then Baniyās worship Lakshmi.

Vishnu Pandit, a Brahman priest of many *āṛhatīs*' families told me a different version of this story.

Once the goddess Lakshmi was wandering on the earth on the 13th day of the month of Kartik. It was

night and she was looking for a place to stay. She saw light in a Brahman's house and knocked on his door and asked the Brahman if she could stay overnight in his house. But the Brahman refused, saying to her, "You are a *parīstrī* (another man's wife). So you can not stay in my house". Then she went to a another house where she saw light. The house belonged to Baniya. The Baniyā allowed her to stay in his house and after that he became a wealthy man. Since then all Baniyās celebrate this day as the Dhanteras festival (the arrival day of Lakshmi).

When I asked a Jat *kisān* about this story, he gave a different explanation. He said that first Lakshmi went to a *kisān*'s house, not a Brahman's house, and the *kisān* refused to let her stay in his house saying that it was against his moral values to have somebody else's wife in his house without her husband. Then Lakshmi went to a Baniyā's house and he welcomed her; and that is why Baniyās are now a rich people.

The differences among these three tellings of the *Divālī* story illuminate an important aspect of the distinctive understandings of wealth and its accumulation held by Baniyās. In Mitra Sen's telling, it is the non-Baniyā who "forgets" (an important moral "fault" in many Hindu ritual texts.) to follow Lakshmi's injunctions, while the Baniyā (wittingly or unwittingly) carries out her order. In the Brahman and Jat tellings however, the Brahman and the *kisāns* retained fastly adhere to aspects of their *dharma* (not allowing an unaccompanied woman to stay in their houses). It is because of their adherence to a moral order that they are unable to accumulate wealth. In all three stories

however, no moral rule is invoked nor prohibits the Baniyā from welcoming Lakshmi into his house. The accumulation of wealth is thus seen as completely comparable with the moral code of the Baniyā, while the *kisāns* and Brahman moral codes are seen to be in conflict with such accumulation.

Dashehrā or Vijayadashmī, another important Hindu festival in north India, is celebrated on the 10th day of the month of Aswanī (in October). For Baniyā traders, Dashehrā festival has special significance regarding their trade and profit. Here, I am only concerned with those rites and beliefs which are held by the Baniyā *ārhatīs* of Muzafarnagar *mandī*.

I observed the Dashehrā ritual at the homes of three Baniyā *ārhatīs*. At the house of Mangal Sen, a Baniyā *ārhatī*, on the day of the Dashehrā festival, the wife of the *ārhatī* drew a picture of Rama with flour and turmeric powder in the middle of the courtyard of their house. On all corners of the picture the women placed covered clay cups of puffed rice. On the feet were placed similar cups containing a few coin. In the middle of the picture the *ārhatī* placed all the account books, weights, scales, measures, pens, and so forth, which were brought from the *ārhat* for this ritual. Then a tray of fruits, rice, *gur*, radish, some coins and *singarās* (water chesnuts) and some sugarcane were put on top of the picture. On one side was placed a picture of Lakshmi and on the other side one of Ganesh. Then, at about 10

a.m., the family priest came to perform the *pujan* rite. At the end of the worship all male members of the family walked around the design once and threw a mixture of some uncooked rice, *gur*, and grain at the face of the layout (as a sign of offering food to the deities).

During the worship rite the priest asked Mangal Sen the current prices of gold, silver, wheat, clarified butter and iron, and wrote them on the first pages of all account books. This was done so that Mangal Sen could compare prices of the previous year with the coming year so that he could assess his profit and loss. The priest also wrote the names of all men who were present at the time of the worship in the account books. The items on the tray were given to the priest as his *pujapā* (items offered to a deity and later given to someone) and eleven rupees were given to him in *dakshinā* (as his fees for the ritual performance). Puffed rice and some cooked food were given as *dan* to the family's Bhangī (Sweeper) and to the beggars who came to the house of Mangal Sen. Finally the priest asked Mangal Sen. the *jajmān*, to take the coins from the clay cups and keep them in the safe of money-box for the whole year, as the Baniyā *ārhatīs* believe that these coins represent the goddess Lakshmi. I was told by Mangal Sen that the Dashehrā (Vijayadashmī) festival is celebrated because Rama defeated the evil king Ravana on this day. The word Vijayadashmī is made up from the words for *vijay* (victory) and *dashmī* (the tenth day of the month).

Therefore the day of Dashehrā is a day of victory. He said:

We Baniyās believe that to start any new work or business on this day would be auspicious and successful. Because of this, many Baniyā *ārhatīs* perform *muhūrat* and *basanā-badalnā* rituals on this day and go to *disāvar* (business trip to the other parts of the country).

Baniyā *ārhatīs* prefer to make formal marriage engagements for their children on this auspicious day with the belief that the marriage will be successful. *kisāns* observe Dashehrā purely as a celebration of the victory of Rama on this day. They perform no rites at all connected with the increase of wealth. A similar ritual, however, is performed by *kisāns* castes people for increasing sugarcane yields at the festival of Godhan (this ritual was discussed in Chapter 3).

I conducted extensive inquiries about the extent to which Baniyā *ārhatīs* in the *mandī* did in fact carry out some particular rituals (namely, *muhūrat*, *basanā-badalnā*, *bohanī*, *Dīvālī* and Dashehrā *pujans* and daily worship of Lakshmi). I did not find even one case in which an *ārhatī* failed to carry out these rituals in his *ārhat*. When I asked Radheshyam, a Baniyā *ārhatī*, about why he performs these rituals, and about what would happen if he failed to carry out them out. He replied that such rituals of the marketplace are for Baniyās, as essential part of their business, that business can not be transacted if the rituals are not performed. Similar answers were given to me by all *ārhatīs* to whom I posed this

question.

Some *ārhatīs* also perform vows for reducing feelings of lack of control over financial success or failure and for gaining wealth. Generally vows can be classified in two types: conditional vows and unconditional vows.

The conditional vows involve the assistance of deities in achieving a specific goal or benefit. Each conditional vow usually takes a specific form, such as fasting, offering special worship, sacrificing an animal, and giving ritual gifts and donations to charitable institutions after achieving the particular goal. This type of vows are called *mannat* or *bolnā* ("to speak") or *prasad bolnā* in western U.P. *Mannat* or *bolnā* is a conditional type of vow because in these types of vows the taker of the vow makes a "contract" with a deity. He promises that if his desire is fulfilled by the deity, he will offer *dan* or other types of promised gifts to the deity. The person who performs such a vow specifies the nature and the quality of the gift when the "contract" with the deity is made. If the deity fails to fulfil the "contract," or in other words, if the taker of the vow does not get success in his objective, then he is not under any obligation to offer anything to the deity. In this situation the taker of the vow feels resentment against the deity and may stop the worship of that particular deity. Sometimes, the vow taker even crosses the boundary of his sect and religion in this

process (see Rao 1969:8).

When I asked *ārhatīs* if they perform *mannats* for material gain or for recovering from a loss, most of them were reluctant to tell me and some of them wanted to tell me only about their fellow *ārhatīs*' stories of *mannats*. One Baniyā *ārhatī* told me about his fellow Baniyā *ārhatī*, Vishnu Swarup. He said that, that *ārhatī* has several times taken *mannats* with the goddess Kālī for material gain or for other purposes. He built a Kālī temple at the local cremation ground on the riverside few years ago, which he visits every Saturday (the day of worshipping Kālī) at midnight, and offers liquor and meat (favourite food of Kālī) to the deity. When I asked Vishnu Swarup about it he told me that a few years ago, after suffering heavy losses in his cane-crusher mill for two years, he took a *mannat* with Kālī that if he would recover from the loss he would worship her every Saturday. He said that the goddess fulfilled her promise to him, and whenever he asked any favour from the goddess she granted it. Therefore, he has become her devotee. But he denied that he offers liquor and meat to her, perhaps because a Baniyā is not supposed to consume or touch these items.

Lala Jaipal, a Baniyā *ārhatī*, told me about his own experience of *mannats*. He said that in 1975 he hoarded wheat at harvesting time in anticipation of higher prices in the future. He made a *mannat* with *daloo devatā*, a local deity, that if he got at least 25% profit he

would give 5% of the profit in *dān* to the temple of the deity, another 5% as *dan* to a local charitable hospital and he would also offer a meal to eleven Brahmans. But he got only 10% profit, and therefore he did not feel obliged to fulfill these promises to the deity. Again, in 1976, he made the same vow, but in that year he suffered a loss. Then, in 1977, he started an iron rolling factory in the city. One of his friends told him that a local *pīr* (Muslim deity) was very effective at fulfilling any *mannat*. Lala Jaipal followed his friend's advice and made a *mannat* with the *pīr* that he would worship at the deity's grave (called *majār*) every Saturday (which was the day for worshipping the *pīr*) and if he could earn a good profit in his iron business, he would spend one thousand rupees for building a boundary wall for the grave of the *pīr*. But he did not realize a satisfactory profit in the iron business and he stopped visiting the deity's grave.

In 1979, Lala Jaipal was very worried about finding a suitable bridegroom for his marriageable daughter. He did not have enough money for a large dowry and his daughter was not considered beautiful (which would have made it easier for him to get a bridegroom for her with smaller dowry). One day he visited a local temple of the goddess Durga for a blessing before going on a business trip to Rajasthan. In the temple he spoke (*bolnā*) to the goddess with these words,

Oh Durga Devi, I have been suffering from many

problems. Please help me. Today I am going on a business trip. If I get a good profit that will enable me to arrange a good dowry for my daughter, and if she gets married within the next six months, then I will offer (*charḥanā*) two thousand rupees to you. Also, I will make a pilgrimage to the Vaishno Devi temple in Jammu".

Within a month of coming back from his business trip, Jaipal got a huge profit from his iron business and was able to arrange his daughter's marriage into a rich and respected family. He not only fulfilled his promise to the goddess but also built a small Durga temple in his neighbourhood. Since then he has been visiting Vaishno Devi's temple in Jammu state every year. Since 1980, he has been gaining very much profit in his iron factory and *arhat* business. Now he is considered a rich man in his community in the city.

The second type of vows are called *vrats*. (On *varts* in north India, see Wadley 1983:147-62; Raheja 1988a:71-92.) Some *ārḥatīs* told me that they generally do not keep *vrats* particularly for asking a deity for material gain. Only female members of their families keep *vrats* for the general prosperity of the family and for material gain. The main elements involved in a *vrat* are usually fasting, reading or telling a story (called *katha*) about the efficacy of the particular *vrat* and the giving of gifts (*dān*) at the end of the ritual. *Vrats* are different in several ways from *mannats*. For example, in a *vrat*, the *vrat* performer can only ask the deity for help and the performer has to follow all steps connected with the particular *vrat*, whether the request is granted

or not. I interviewed five female members of Baniya *ārḥatī* families about this matter, and they told me that they keep mainly four vrats for gaining wealth and profit in their families' trade. These vrats are *brhaspati* vrat (performed on Thursday), *dhan* vrat (performed on the first day of the month of Maghshir), *mahalakshmi* vrat (in October) and *sripanchmī* vrat (in March). In all these vrats, women fast for the entire day and worship Lakshmi for material gain. These vrats are performed in nearly all of the Baniyā *ārḥatis*' homes.

During my field research, a preceptor of the Ramayana epic from South India visited Sukartal village in Muzaffarnagar District. Many Hindus went to listen to him from the city but among them a large number were from Baniyā *ārḥatī* families. I asked one Baniyā *ārḥatī* who went to listen to the preceptor why he went there. He replied that listening to the epic gave him religious "profit" (*dharmik lābh*) that would result in profit in his trade and also would improve his conditions for the next life.

Predicting Profit and Loss

Whereas all baniyā *ārḥatīs* perform the rituals described in the preceding section, there is another category of rituals and beliefs, concerned with the prediction of profit and loss, that is widely though not universally adhered to.

Most of the Baniyā *ārḥatīs* believe that gambling is

an evil that certainly would not only bring financial disaster but also would damage their social reputation. Gambling on the day of *Dīvālī*, however, has a ritual function. Among *Baniyās*, it is widely believed that the profit or loss experienced on the day of *Dīvālī* will continue for the whole year. I noted that some *Baniyā āṛhatīs* gamble mainly by playing cards through the night on *Dīvālī*. I observed that on the night of *Dīvālī* festival, in the *Meheta* club (which is run by *Baniyā āṛhatīs* and traders) in the *naī māṇḍī* residential area, some *Baniyā āṛhatīs* and other traders were gambling by playing cards for the whole night. When I asked one *Baniyā āṛhatī* who was gambling there if he gambled very often, he said:

We are all friends and we never gamble except on the night of *Dīvālī* every year. Because we believe that if we can make profit through gambling today it is an auspicious sign of good fortune for the coming year. Therefore, whatever business we will do, it should bring profit. For those who lose money on this day it is an inauspicious sign and a warning that *Lakshmi* is not happy with them. Therefore, they must be careful in their commercial activities in the coming year.

A well-educated *Baniyā āṛhatī* gave another interpretation. He told me that: ~~DE~~

To gamble on *Dīvālī* day gives a trader the feeling that he must make an effort to make and accumulate money. But it depends on luck whether he is going to be in loss or in profit. For a *Baniya*, making money on *Dīvālī* is an auspicious event and losing it in gambling gives him a lesson in courage that loss and profit both are parts of trade and life. So he must be strong enough to bear loss in his future trading activities.

Sagar Mal, a *pakkā āṛhatī*, told me that the previous year, he lost one thousand rupees in gambling on Divalī night, and after that for a couple of months, he was careful to buy *gur* for stocking for future sale because the thought of losing money in gambling on Dīvālī haunted him. However, this thought could not stop him from buying and stocking *gur*. In the end of the financial year, he found that he made a very good profit in *gur* trade. I asked Sagar Mal if he had gambled in this year on Dīvālī. He told me that he had won at gambling, and was planning to invest money in *gur* stocking for future sale. A fourth Baniyā *āṛhatī* told me:

I won some money in gambling on Dīvālī last year. In the same year, I had profit in my *arhat* business but I had a great loss in futures trade. So I do not think that losing or winning on Dīvālī affects my loss or profit in trade. To me it is just an amusement, to gamble with a little money with my friends on Dīvālī.

There are many auspicious and inauspicious signs and situations *āṛhatīs* interpret as indications of future profit and loss. Some *āṛhatīs* believe in *disāsul* (from *disā*= direction), any inauspicious planetary conjunction for bidding departure from or to certain directions on certain specified days. Nand Lal, an old *pakkā āṛhatī* who carefully observes considerations of *disāsul*, told me that whenever he goes on a business trip to other parts of the country (*disāvar*), he always take into account the thought of *disāsul*. He gave me one example. a few months before I spoke with him, he ur-

gently needed some money for payment to his clients and to buy a truck. So, he went to Surat city to collect his payment from his two *vyāpārīs*. But he could not get money from them because one *vyāpārī* was seriously ill in the hospital, and another one told Nand Lal that for some reasons he was not in a position to give money and promised that he would pay in two or three weeks. Nand Lal became worried and he realized that it was Friday and on that day he should not have gone on business trip because it was a *disāsul* day. Nand Lal listed for me the unauspicious directions for each of the days of the week which are as follows:

Table 6: Disāsul

| Day of Travel | Inauspicious Direction |
|--------------------|------------------------|
| Monday, Saturday | East |
| Friday, Sunday | West |
| Tuesday, Wednesday | North |
| Thursday | South |

When I asked Surendra Kumar, A young Jain *ārḥatī*, if he observed *disāsul*, he said that he did not believe in it but whenever he goes on business trip, his father, who believes in *disāsul*, always tries to remind him about it. He says that whether he gets loss or profit, he never pays attention to his father's advice on this issue.

Most of the *ārḥatīs* believe that if anybody sneezes before or in the middle of any work, it is an inauspicious sign for getting success in that work, and for

removing this inauspiciousness they should stop the work for a moment. For example, one day, when i was interviewing a *kachchā āṛhatī*, at one point his *munīm* was giving some money to one of his clients, when one labourer sneezed. Immediately, the *āṛhatī* asked his *munīm* to stop counting money and to give it to the client for a moment. I asked the *āṛhatī* why he said that, and he replied that doing any work during a sneeze is inauspicious. I observed such instances during the course of my field work.

Kalash Chand, a Baniyā *āṛhatī*, told me that he believes that in a year when the mango crop is very good, the market prices of sugarcane products will be poor. Also, he believes that if the *Dīvālī* festival falls on a Tuesday or Saturday it is a sign that the whole year will be poor for the traders. In this context, he told me this proverb: *sanivār kī Dīvālī hanse kisān roye pansārī* ("if Divali falls on a Saturday *kisāns* laugh and shopkeepers cry," i.e. *kisāns* will profit and shopkeepers will suffer losses). He gave me some examples how in the past, keeping in his mind these two beliefs, he was careful to stock *gur* and *wheat* for future profit. But twice these beliefs did not help him and he suffered losses, and in these situations he thought that either it was a effect of his *karma* or he had bad luck. When I asked one another *āṛhatī* about these two beliefs, he said that he did not have any knowledge about them. But he holds two another beliefs

that if market prices are high (*tej*) in January, it is a sign of a poor market for the whole year, and if he sees red wasps on the piles of bags of sugarcane products it is a sign of good market for sugarcane products. He said that his economic actions are affected in some way by these two beliefs. He gave one example that two years ago when he saw many wasps on *gur* bags at his *ārhat*, he thought that the prices of cane products would be high in the following months. Therefore, he immediately decided to stock *gur* and also bought some shares in the *gur* futures market. Later, he said, he got very much profit from these two trading activities.

Some *arhatis* believe that after a solar eclipse (*suryā grahan*) prices will go up, therefore they should hold their stocks at this time. Kalash Chand *ārhatī* told me this "saying" (*kahaavat*) in this context, "*Ayā nahan kurukshetra kā rahe gaye sau ke sattar, jisne kari samay uskī ho gaī kamaī*". It means that, at the time of a solar eclipse, when people bathe at Kurukshetra, prices go down; therefore traders should keep patience to keep their stocks at this time and sell in the future which will bring profit. But some *ārhatīs* said that they did not believe in this saying and they mainly take into account market principles. Dip Chand *ārhatī* told me that when on the night of Holī festival a large pile of wood is set on fire, many Baniyā *ārhatīs* used to put a handful of green ears of wheat in the fire (with the root held in the hand) and watched the colour and the direc-

tion of the fire and from this, they used to predict whether there will be high or low wheat prices for the whole year. He said that now times have changed and mostly *ārhatīs* have given up money other traditional beliefs connecting with commercial activities. However, most of the Baniyā *ārhatīs*, including Dip Chand himself, believe that on the day of Dashehrā festival, seeing a blue necked jay (*crocias indica*) is thought of as an auspicious sign for success in trade for the whole year, because the jay is a symbole of Vishnu who is the husband of Lakshmi.

Many *ārhatīs* consult almanacs, astrological manuals and astrologers for knowing whether they will suffer a loss or earn a profit, and for recovering from a loss in their trade. When I went to interview the two astrologers who were most famous among the *ārhatīs*, I found that among their clients some *ārhatīs* from the *mandi* were also present there for consultation regarding their trades. One astrologer was suggesting to one of his *ārhatī* clients that he must give some *dān* to recover from his loss of futures trade of *gur*. The astrologer also gave him one *yantra* (amulet for hanging on the wall of his *ārhat* to ward off loss). One *ārhatī* told me that the ring with a topaz stone which he was wearing was suggested by an astrologer for his feelings of lack of control over financial loss.

Converting Inauspicious Profit into Auspicious Profit

In the *mandī*, almost all Baniyā *ārhatīs* deduct some percentage from the payments which they make to their clients for the purpose of giving *dān*. And they call this deduction *dharmadā* (religious gift). One Mārwarī *pakkā ārhatī* reported to me that in the past, most Mārwarī *ārhatīs* used to write in the first pages of their account books the percentage of their profit they would give in *dān* to religious and charitable institutions.

In Muzaffarnagar city, most private educational and charitable institutions (e.g. hospitals, hospices etc.) and temples are built and managed by Baniyā traders, and Baniyā *ārhatīs* of the *mandī* have been particularly active in these institutions. In the *naī mandī* area, two hospitals, one cow-tending centre (*goshālā*), several hospices, and several educational institutions are built and controlled exclusively by Baniyā *ārhatīs*. Almost all Baniyā *ārhatīs* give *dān* and donations to these institutions from their business profits. Many *ārhatīs* make vows at the beginning of their financial year about what percentage of their profit will be given as ritual gifts and donations to the charitable institutions. Lala Gir-dari Lal, a *kachchā ārhatī*, told me three rules which a Baniya trader should follow and among his three rules one was that a Baniyā trader must give in *dān* some percentage of his profit because if in any way money has been gained through committing sin, then without giving

dān this *pāp kā dhan* ("sin wealth") would diminish auspicious wealth (*subh dhan*.)

In their detailed accounts of the giving and receiving of *dān* in rural and urban north India, Raheja (1988a) and Parry (1989:64-93) have suggested that *dān* is given only in ritual contexts with the intention of transferring inauspiciousness, evil, sin and illness to the recipients for the well-being of the donors. My research has found that *dān* is given for other reasons concurrently; hence *dān* may be given for many purposes. Haynes (1987:339-59) for example, has demonstrated that during the colonial period Hindu and Jain traders of Surat city were involved in a wide range of gift activities. Within their community they built up their social reputation and economic credit largely by offering philanthropic gifts to educational and charitable institutions and religious gifts to temples. Rudner (1987s:361-79) has also described how during the 17th century traders from the Nakarattar trading community in south India used to offer religious gifts to their temples which were thought of, in part, as "licence fees" and "financial investments". This was because any trader could borrow money from the temple for his trading activities. Offering religious gifts to the temple also meant that the donor would receive special honours before all other devotees.

Why are Baniyā *ārhatīs* or Baniyā traders in general so conspicuous as *dān* and donation givers to the

religious and other institutions, more conspicuous than any other caste groups in Muzaffarnagar? I noted that there are several reasons. For example, Indian income-tax law provides that money given in *dān* and donations to religious and charitable institutions is deductible from the income-tax. The Baniyā *ārhatīs* who are the most wealthy people in the city prefer to donate a portion of their taxable income to charitable and religious institutions rather than to pay income-tax to the government, because giving *dān* to religious and charitable institutions is not only a way for them to earn religious merit (*dharam labh*) for achieving *moksha* (salvation) for the next life and to convert their dishonestly earned money into auspicious money, but also this action improves their social reputation (*izzat*), not only in their own community but also in the public view. Surajmal, a *pakkā ārhatī* told me that in the previous year he made a very good profit in his trade, and as per governments' income-tax rules he had to pay a large amount as income-tax thereon. He wanted to give in *dān* some part of it as was his usual practice. This time he had chosen the local Leprosy centre for this purpose. When I asked him as to why he had chosen only the Leprosy centre, he said to me that by giving *dān* to this centre he did earn not only religious merit and social prestige but also struck a bargain. He contacted the manager of the centre and told him that as money was given in *dān* to the centre was exempt from income-tax he would give him some money,

and after deducting a certain percentage of the amount for the centre, the manager would return the money to him. The deal thus profited him in more ways than one. And he was able to save quite a good amount of money from going to the income-tax department.

In another case, a *pakkā āṛhatī*, told me that some members of the managing committee of a local Jain charitable hospital contacted him for *dān* few months ago. He agreed to oblige them but on two conditions that he would give them ten thousand rupees in place of five thousand rupees demanded provided he was accommodated on the executive committee of the charitable hospital. His second demand was that as the *dān* to the hospital were exempt from income-tax provisions he would give them sixty thousand rupees and they should return him fifty thousand rupees of it. The members agreed and this way the *āṛhatī* earned a prestigious seat on the committee of the management of the hospital and also huge financial gain by way of saving from the income-tax.

Generally Baniyā *āṛhatīs* avoid becoming involved in party politics but they participate very actively and openly in the politics of their religious and other institutions. The degree of political power a Baniyā trader or *āṛhatī* has in the management of an institution largely depends on how much he has given in *dān* for donation to that institution. Lala Gulsan Rai Jain, a wealthy *āṛhatī*, is a very respected person in the local Jain community and he holds the chairmanships of several

Jain institutions in the city. This is not just because he is very wealthy but also because he gives more in *dān* to Jain institutions and to poor people than anyone else. He gives at least 25% of his profit in *dān* (as he told me) to Jain temples and charitable organizations every year. When I asked him why he gives *dān*, he said:

When we are in business we can not be honest, mainly because of the heavy tax burden and competition. For earning our livelihood we consciously or unconsciously make money by illegal means and by committing sin. And this inauspicious money may bring any type of harm in this life or in the next life. Therefore to get rid of this problem we must give some percentage of our profit in *dān*.

Another Baniyā *ārhatī* who is engaged in oil and spice trade told me :

I used to make a very good profit in my trade through adulteration until 1986. My mother had always insisted on me that I must give some *dan* from the profit money to the local Durga Devi temple. But I never paid attention to her advice. In 1986, my young son died and in the same year I had great loss in futures trade also. I felt that it happened because I did not give any *dan* to the temple. Since then I have started to give *dan* every year and stopped adulteration in the spices and oils.

Most of the Baniyā *ārhatīs* go on pilgrimage at least once in a year. They do so for gaining religious merit but also for converting their inauspicious money into auspicious money and for material gain. The shrine of Vaishno Devi in Jammu and Kashmir state is a very popular pilgrimage place among the *ārhatīs*. During my field research, some young Baniyā *ārhatīs* went there. I asked one among them why they visited there. He told me that some of them went there for religious merit and for

gaining profit in their trade from the deity. Some of them visited the deity asking her to forgive them if they have made some evil money in their trade. One day, as soon I had completed an interview with Kesho Ram, a Baniyā āṛḥatī at his residence, he left immediately for a pilgrimage to Vaishno Devi. I stayed there for a while talking to his younger brother. A few minutes later, Kesho Ram came back with a broken elbow. He told his wife that he had fallen from the *rickshaw* on his way to the railway station. She replied that it seemed to her that Vaishno Devi was unhappy with them for some reason and she did not want her husband to visit the deity at that time. Kesho Ram said that he thought the deity was unhappy with him because he forgot to give one thousand rupees in *dān* for the construction of the local Vaishno Devi temple before he decided to go on pilgrimage, as he promised her last year when he visited the Vaishno Devi temple in Jammu.

Hindus consider the Gangā river to be the holiest river in north India and there is no greater "purification" than bathing in it. Haridwar is an ancient holy city through which the Gangā flows and it is the most important such site in the vicinity of Muzaffarnagar. Many Baniyā āṛḥatīs go on pilgrimage to Haridwar every year. I asked one Baniyā Mārwarī āṛḥatī who goes on pilgrimage to Haridwar every year why he goes there so regularly. He replied:

It is auspicious for any Hindu to go on a

pilgrimage to Haridwar and to take a bath in the Ganga river. But for us [baniya traders] it is very important because being in trade we tell many lies and collect money by cheating customers, evading taxes and by money-lending. Interest earned by money-lending is certainly evil money if some part of the profit is not given in *dān*. All dishonestly earned money is "evil wealth" [or "the wealth of sin"] (*pāp kā dhan*) which certainly one day will bring some harm to the family in this life or in the next life and in trade. Evil wealth never brings good results (*pāp kā paisā kabhī nahin phaltā*). Look, Bhagwan Das declared bankruptcy last year in order to avoid repaying loans to his creditors and now because of this sin he has suffered twice from heart attack and his oldest son was arrested a few months ago for transporting rice illegally from Muzaffarnagar city to Delhi for sale. I always fear that maybe unconsciously I have gained some money in my trade my wrong means. Therefore, I believe that I must visit Haridwar and take a bath in the Gangā for washing my sins and evil away and become "pure" for salvation (*moksha*). When I visit Haridwar I offer some *dān* to the temples and to beggars. This action gives me a feeling that I have converted all my evil wealth in auspicious wealth (*subh dhan*).

The Baniyā *ārhatīs* believe that money gained through dishonest means is inauspicious money and any inauspicious money would certainly bring harmful consequences for them. This notion that money gained through sin is inauspicious or harmful in some way, has a parallel in the beliefs of Colombian peasants. Taussig (1980) found that these people have a belief that if money is gained by a secret contract with the devil in order to increase their production and for earning better wages, brings harmful consequences to those who acquire and spend this type of money for their lives and when it is used as capital. For the Baniyā *ārhatīs* of the Muzaffarnagar *mandī*, sin and evil-money not only damage honestly earned money and bring harm to the trade and to the

family in this life but they also damage the next life. Therefore, inauspicious profit or money must be converted into auspicious money (*subh labh*) by using proper methods. The most common methods which are used by the *ārhatīs* are giving *dān* and donation to the poor and religious and charitable institutions, going to pilgrimages, and performing vows.

Many Baniyā *ārhatīs* sponsor several charitable work (e.g. eye operation camps, free drinking water facilities at the public places) not only for religious merit but also some times for multiple purposes (e.g. for gaining social prestige, political power and financial gain. In Muzaffarnagar city, people have to ask these Baniyā *ārhatīs* to get their children admitted to the educational institutions and to use the facilities of the charitable institutions funded and run by them.

When *ārhatīs* are asked to sponsor a charitable work by government officials, they can expect some favour from the officials regarding their commercial activities if they comply. In this context, I cite an instance of Agya Ram, a wealthy Baniyā *pakkā ārhatī*. He told me that two years ago, when he was president of the *ārhatīs'* main association, he was asked by the District Magistrate (D.M.) for providing finances to arrange a musical programme organized on the occasion of the district agricultural and industrial fair. Agya Ram agreed to bear the responsibility and, in return, he asked for a favour from the D.M. He sought D.M.'s help in the disposal of

his sales-tax case pending with the sales-tax department. The D.M. promised to help him and spoke the concerned sales-tax officer. In this way Agya Ram earned social prestige by organizing the musical programme and also got favour for his commercial activity.

I have shown in this chapter that there are many beliefs and rituals in the cultural model of Baniyā *ārhatīs* which facilitate them in earning profit, predicting loss and profit and converting inauspicious money into auspicious one. These Baniyā *ārhatīs* also believe that they have some distinctive attributes (*gunas*) in their blood which act as an inspiration for them to be in trade and earn profit. So, they see a connection between their bodily-substance and codes of conduct, as Marriott and Inden (1977) and their some students have also suggested.

I have made cleared that the Baniyā *ārhatīs*, while giving *dān* may have many things in their mind. Parry (1989) and Raheja (1988a) have suggested that Hindus give *dān* only to transfer their sins, evils, illness and inauspiciousness to the receiver but I have shown in the context of Baniyā *ārhatīs* that they give *dān* not only for the above purpose but for many others as well--such as for social prestige and material gain--depending on the context and their purpose. In such situations they preferred to treat the *dān* as an "investment", both short-term and long-term ~~gain~~. This indicates the multiplicity of the values of Hindu culture.

In summary then, the ethnographic examples of Baniyā ritual and commercial activities in the *mandi* outlined in this chapter suggest a high degree of continuity between ritual and market activity in the lives of Baniyā *ārhatīs*. Ritual encourages and validates economic activity in this sphere, and it also serves the function of rendering the sometimes risky and insecure world of market relations both meaningful and controllable, from the perspective of these traders. And the rituals of *basanā badalnā*, *muhūrat*, *Dīvālī*, and so forth not only affirm their identity as Baniyās, but also are seen, by the Baniyās themselves, as essential components of their occupational culture.

For *kisāns*, by contrast, as I have shown in Chapter 3, the world of market exchange is split off, ideologically, from the world of ritual and *dharma*; village rituals enacted by dominant caste Hindu *kisāns* validate a world of interdependency and ritualized gifting, but say nothing of market exchange. As *kisāns* have been drawn, in increasingly important ways, into market relations, they themselves articulate a sense of conflicting worlds and conflicting values, a sense that is absent in Baniyās' talk about commercial exchange.

The ethnographic examples, provided in this chapter, clearly show that the Baniyā *ārhatīs* provide different contextually shifting meanings and modes of interpretations of their actions and thoughts in the context of their ritualistic and commercial activities.

Therefore, I suggest that the most appropriate approach to understand Indian society and culture would be nondualistic and context-specific approach. Because the nature of Hindu culture is still not dualistic as suggested by Dumont (1970).

CHAPTER SIX

BUYING AND SELLING IN THE MANḌI; ĀṚHATĪS AND THEIR CLIENTS

In this chapter I will discuss aspects of the marketing process within the *manḍi*, the relationship between the state and the *manḍi*, the manner in which *āṛhatīs* recruit and maintain long-term relationships with their clients--particularly *kisāns*--and *kisāns'* and *āṛhatīs'* images of each other and their differing perspectives on wealth, profit, and commercial exchange.

During the colonial period before 1935, the district of Muzaffarnagar was an important wheat export centre not only to other parts of the country but also to Europe. Nevill (1903:60) wrote concerning the district that:

...Most noticeable is the export of wheat, which has obtained a good name and commands a high price in the European market.

Since 1935, however, sugarcane has gradually replaced wheat as the district's main cash crop. As a result of this change, Muzaffarnagar District has been one of the major sugarcane producing and marketing areas of Asia for the last twenty-five years (*Hindustan newspaper*, Hindi ed., 17 June 1984, Delhi). Nearly 30% of the total amount of *guṛ* (jaggery of cakes of unrefined sugar) exported from western U.P. passes through the



A. Two views of the mandi : off-season and the peak of the season.



Muzaffarnagar *mandi*, and about 50% of the district's sugarcane products (excluding fully refined sugar) is brought to the Muzaffarnagar *mandi* for sale (Lal 1980:13,83).

The Muzaffarnagar *mandi* is entirely male-dominated because local custom effectively prevents women from being involved in any kind of trading activity at this level. *kisāns* come to the *mandi* from villages within a radius of about twenty miles from the city, and within this area *kisāns* are able to arrange for the transport of their product themselves. Beyond this radius, other *mandi* are used, because the cost of hiring motor transport would be very expensive, and also because price differentials from one *mandi* to another are minimal. The main forms of transport used by *kisāns* are water-buffalo-carts, tractor-trolleys and horse-carts. During the harvesting period of the sugarcane crop (the busiest time for the *mandi*), a constant stream of these carts and tractor-trolleys loaded with produce may be seen entering the city from all directions, every day that the *mandi* is open. The *mandi* is officially open between 8 a.m. and 5 p.m. every day except Sunday.

The Muzaffarnagar *mandi* deals in all the main agricultural products of the district--food grain, oil seed, sugarcane products and so forth--but its main business is in sugarcane products, particularly *gur*. Wheat and rice sales at town *mandis* have been declining because, over approximately the last fifteen years, the

government has increasingly been buying these crops directly from the producers, almost at market prices.

The main sugarcane products traded in the *mandi* are as follows:

1. *Chenē* (whiteish fully refined sugar)
2. *Salphar* (whiteish raw sugar)
3. *Burā* (whiteish powdered sugar)
4. *Khand* (whiteish floury; not fully refined sugar)
5. *Sakkar* (unrefined scrambled sugar)
 - a. *Sakkar safed* (light yellowish unrefined scrambled sugar)
 - b. *Sakkar sunarī* (yellowish unrefined scrambled sugar)
 - c. *Sakkar lal* (redish-yellowish unrefined scrambled sugar)
6. *Gur* (cakes of unrefined sugar)
 - a. *Laddoo* (brownish, approx. size and weight 2" diameter, 0.5 Kg.)
 - b. *Pahārā* or *bhalī* (brownish, approx. size and weight 10", 4 Kg.)
 - c. *Daheyā* (brownish, approx. size and weight 8 diameter, 2 Kg.)
 - d. *Chakū* or *minjā* brownish, size and weight 2'-3', 10-15 Kg.)
 - e. *Khurpapar* (brownish, Approx. size and weight 6" diam. 1 Kg.)
 - f. *Ruskat* (same as *chaku*, dark brownish)

The quality, and hence the price, of the various sugarcane products depends on their colour, dryness, taste, hardness and the degree of their refinement. These products also have a cultural hierarchical value, and the above list is arranged according to this--with the most highly valued product at the top and the least valued at the bottom. The consumption of highly refined sugar is considered to be, typically, characteristic of wealthy people, while the consumption of *gur* is considered characteristic of less well-off people. With sugarcane products there is an inverse relationship between product status and molasses content. Pale is higher

status and more valuable. All sugarcane products (excluding fully refined sugar) are collectively called *khandṣārī* in local usage. Five sugar factories in the district manufacture only fully refined sugar, and these are contractually bound to sell a fixed percentage of their production (usually half of the total) to the state government. Every year, the government fixes the limit of levy on sugar according to its demand and the rest of their production is sold in the open market.

The State and the *Mandī*

The *mandī* is administered and governed by the state government. There are several government departments that are directly responsible for marketing in the *mandī*, but the DAPM committee is the main governing body. A staff of about seventy government employees work in the office of the DAPM committee, which is located in the precinct of the *mandī*. To stop the illegal commercial activities of the *ārhatīs* (e.g. black-marketing, hoarding, tax-evasion, cheating agricultural producers etc.), and to standardize and regularise agricultural marketing in the state, the state government enacted the "U.P. Krishi Utpādan Mandī Act" in 1965. In fact, the key person responsible for putting pressure on the government for passing this act was a Jat *kisāns* leader from Muzaffarnagar District, and he was the state agriculture minister at that time. Under the terms of this Act, the state ministry of agriculture has been estab-

lishing *mandīs* in all main towns and cities of the state since 1965. For example, in the District of Muzaffarnagar, by 1988 seven *mandīs* had been established in the following towns of the district: Muzaffarnagar city, Kairana, Khatauli, Thanabhawan, Shamli, Shahpur and Kandhla (see map 2).

According to the Act, all government-administered *mandīs* in the state are governed by three tiers of interconnected government bodies. At the district level is the DAPM committee; at the regional level, the Regional Agricultural Production Mandi committee; and at the state level, the State Agricultural Production Mandi Board, which is the highest governing and law making body. These three committees consist of representatives of the producers, of the *āṛhatīs* and of government officials. Among the members of these committees, some are elected and some are nominated by the state government. The president is an elected official, but the secretary is an appointed government official in each committee. The term of each committee member is one year, but this term can be extended by the state government.

In 1972, the State Agricultural Production Mandi Board amended the Act. According to the amendment, all the DAPM committees were abolished throughout the state and the District Magistrate (DM) of each district was appointed to the chairmanship of the DAPM committee. The DM is authorized to nominate, with the approval of the

state government, eleven members in the new DAPM committee from among the *ārhatīs* and producers, the local members of the State Assembly and Parliament and from among appointed government officials. The office of the DAPM committee in Muzaffarnagar city was established in 1967. (See Saxsena 1988).

I here summarize the main responsibilities and rights of the DAPM committee, as I have abstracted and translated them from the committee handbook (Saxsana 1988): The committee is responsible for the implementation of all those rules, regulations and laws which are passed by the state government and for the collection of *mandī* taxes and trading licence fees from the *ārhatīs*. The committee is responsible for making sure that *ārhatīs* pay the producers for their products without cheating or unreasonable delay, and without any deductions from the agreed price of the consignment. If any dispute arises between *ārhatīs* and produce sellers or among *ārhatīs*, the committee can play the role of arbitrator. The secretary of the DAPM committee told me that since the *mandī* was opened, no dispute of any type was brought to the committee by sellers or buyers. The committee has the right to inspect and check *ārhatīs'* stock inventories, account books, weights, measures and scales which are used by the *ārhatīs*. The committee has the right to issue, renew, refuse or cancel the trading licences of any *ārhatī*. The committee has the responsibility to classify, grade and standardise, for pricing purposes,

the agricultural products which are traded in the *mandi*, to make sure that all products which are brought by the producers to the *mandi* should be sold by open auction, and not through middle men (*dalals*) who might otherwise work between *kachchā* and *pakkā āṛhatīs* and between produce sellers and *kachchā āṛhatīs*.

In practice, many of these responsibilities of the committee are not fulfilled at all by the committee officials, because they collect bribes on a monthly basis they call it their own "commission") from *āṛhatīs*. (This was reported to me by many *āṛhatīs* in the *mandi*.) The committee is responsible for checking and issuing passes to the producers at the entrance gates, passes that state the quantity and nature of the products which they have brought to the *mandi* to sell, and for issuing passes to the *āṛhatīs* regarding what and how much they import and export from the *mandi*. Also, the committee is responsible for maintaining, constructing and repairing *āṛhats*, roads, warehouses and public facilities in the *mandi* precincts, and for building roads to the nearby villages from which producers bring their products to sell in the *mandi*.

Besides the DAPM committee, other government agencies which are directly related to the *mandi* are the following: the District Marketing Department, which checks export and import trade and sends daily price information from the *mandi* to the state government; the District Supply Department which issues licenses for the

marketing of sugarcane products; the District Labour Department which supervises labourers' welfare; and the District Weights, Measures and Scales Department which verifies the weights, measures and scales of all the traders in the district. The nationalised commercial banks provide loans to the *ārḥatīs* against their stocks.

There are several central and state government marketing agencies that buy food grain crops directly from *kisāns* and so protect them from exploitation by middlemen. As a result of this, a *kisān* has several options open to him when he sells his crop. A typical *kisān* is very much aware of the conflicting advantages and disadvantages of growing different crops for sale to different customers, be they government, *ārḥatīs*, itinerant traders or village Baniyā shopkeepers. Year by year the *kisān* tries to calculate which crop and which customer will maximise his profit. Government agencies buy food grain crops at fixed supportive prices from the *kisāns*. Despite central and state government involvement indirect purchasing, however, except at times of shortages *kisāns* are free to sell their crops to whomever will give them the best price. Nowadays only a very small portion of produce is sold at the village level to the Baniyā shopkeepers and itinerant traders.

The state and central governments alike are involved in the direct buying of food grain crops from the *kisāns*, because they wish to maintain prices at a level acceptable to both producers and consumers. The state

government restricts speculative hoarding by *ārhatīs* and traders and keeps buffer-stocks partially to counteract the effect of fluctuating supply. But there are no government restrictions concerning *kisāns* stockpiling of their crops. If there is a severe shortage of food grains in the state or in the country as a whole, the government counteracts price increases by releasing their stocks through government retail outlets to consumers. In the event of government stocks being insufficient, either *kisāns* or grain-dealing *ārhatīs*, or both, can be compelled to sell a portion of their stock to the government. Such emergency measures have been used several times in the past.

At the time of my field research, in Muzaffarnagar District, food grain *ārhatīs* were only allowed to hold nine tonnes of wheat stock because of the bad crop in that year in the country. Not only that, the District administration also forced food grain *ārhatīs* in the *mandī* to sell a fixed percentage of their wheat, which they had bought from the *kisāns*, to the government food grain marketing agencies at the government's fixed price. The food grain *ārhatīs* resented this demand of the government, because prices in the open market were higher than the prices offered by the government and also because *ārhatīs* thought that wheat prices would rise sharply in the future. So they wanted to hoard wheat for future sale. Many *ārhatīs* complained to me about this government demand. They told me and govern-

ment officials that the government should demand wheat from the producers and not from them, and also, the government should allow them to keep at least twenty tonnes of wheat stock. Officials of the government food grain marketing agencies made several unsuccessful visits to *ārhatīs* in the *mandī*, attempting to persuade them to sell a fixed percentage of the wheat bought from the *kisāns* to the government. Finally, the officials threatened the *ārhatīs*, saying that if they would not comply, then their warehouses would be raided and their illegal wheat stocks would be confiscated by the government. In the end, *ārhatīs* negotiated with the District Magistrate and the required percentage of wheat to be sold to the government was reduced by the District Magistrate. Still, as I noted, most of these *ārhatīs* were able to stock wheat illegally for future sale. Some *ārhatīs* managed to hoard wheat illegally by keeping the purchased wheat with trustworthy seller *kisāns* in the villages. Because there was no maximum legal limit for *kisāns* for stocking their crops, the seller *kisāns* could pretend that the wheat stock belonged to them in the event that government officials wanted to make raids on the stocks, Magan Sharma, a Brahman *kisān* from Khaṛi village, sold his surplus wheat crop to his *ārhatī* because the *ārhatī* offered a higher price than the government's supportive price. Magan Sharma stored the wheat in his house in his village for three months at his *ārhatī*'s request. Magan Sharma did not ask for any

money for doing this. I asked him why he had done this for the *ārhatī*. He said that first of all he was not a *shaharī* (urban) person who could think in terms of making money for providing this storage facility for his *ārhatī*, and secondly, his *ārhatī* would give him loans any time he needed them. So, he regarded it as a reciprocal exchange of services between himself and his *ārhatī*.

Since 1965 the gradual implementation of the U.P. Krishi Utpadan Mandi Act of 1964 has resulted in a reduction in the fluctuation of food grain prices. Whereas previously there was no limit to the magnitude of such fluctuation, now at most the price of grain can double from harvest time to sowing time. As a result of this government intervention, the *ārhatīs* and the big landholders--who could afford to tie up capital--can no longer make the vast profits that they used to make in the past by hoarding. The government normally offers prices for food grain crops that are very nearly as high as those offered by *ārhatīs* in the *mandi*.

There are several other state government measures aimed at stabilising price levels in the state. The state government uses the Essential Commodities Act of 1964, the Preventive Detention Act (under which a person can be detained for an unlimited period), and restriction on both the inter-zonal movement of grain and the granting of credit for speculative (*satta*) trading to prevent trading activities it regards as establishing.

is one reason why *kolhus* are usually operated by landless service castes people and by very small *kisāns* who can manage labour within their families.

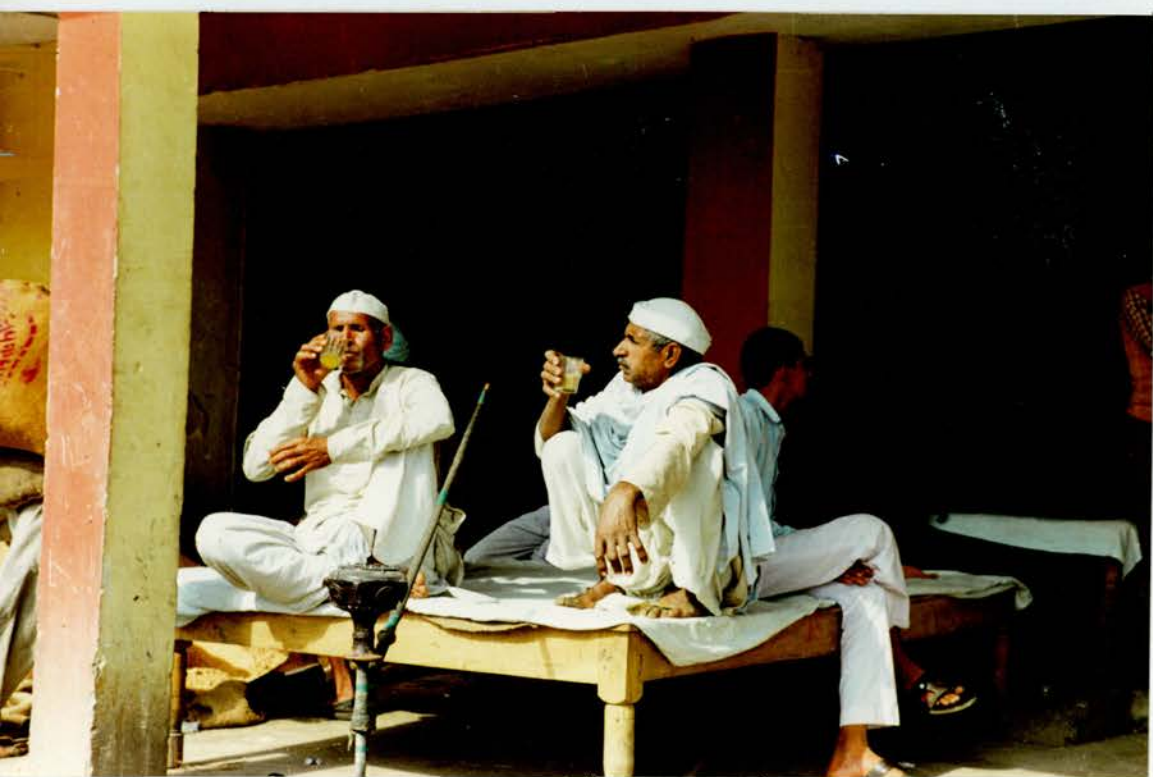
If a *kisān* wishes to sell his crop to a sugar factory, he enters into a written contract with the factory just after the crop has been planted. Such contracts specify the amount of cane to be supplied to the factory. The minimum price level is fixed by the central and state governments. First the central government sets minimum prices nationally for all sugar factories, then each state government may individually raise these minimum prices. Except in times on shortage or very high sugar prices in the international market, the price received by the *kisāns* from the sugarcane factories is usually the minimum for their particular states. About half of the total sugarcane production of Muzaffarnagar Districts sold to the sugarcane factories and the rest of the production is crushed by *khandṣārī* mills, cane-crushers and *kolhus*.

Buying and Selling in the Mandī

In the Muzaffarnagar *mandī*, *kachchā āṛhat* business is dominated by the local *āṛhatīs* and the *pakkā āṛhat* business is dominated by the *Mārwarī* and *Panjabī āṛhatīs*. Because *Mārwarī* traders are spread all over India, it is easier for the *Mārwarī āṛhatīs* to establish contacts with other parts of the country than for the local *āṛhatīs*. *Panjabī āṛhatīs* also have good contacts with



D. Early morning ; kisāns arriving at the mandi in their carts.



E. Two kisāns taking tea at their kachchā ādati's ādat. Ādati's normally offer their clients such hospitality.

traders. (*vyāpārīs*) in Panjab, where most of these *ārhatīs*' caste people and relatives are also engaged in trade. Because both the *Mārwarī* and *Panjabī ārhatīs* are outsiders in Muzaffarnagar District, they find it difficult to get a sufficient number of *kisāns* for *kachchā ārhat* business; it is easier for local *ārhatīs* to get clients for *kachchā ārhat* business. The most important function of an *ārhatī* is to bring sellers (*bikwāls*) and buyers (*liwāls*) in contact. (These Hindi terms--*bikwāl* and *liwāl*--are used mainly by business traders; they are not used in ordinary speech).

When a *kisān* or an agricultural producer reaches his *kachchā ārhatī* at the *mandī*, the *ārhatī's* *palledārs* unload his cart and heap the produce in a pile (*mohandī-lagānā*) in front of the *ārhat*, to await the arrival of the *pakkā ārhatīs*. This produce is sold at open auction in the *mandī*. From about 9 a.m., after receiving order from *vyāpārīs*, the *pakkā ārhatīs* and their *munīms* start to go around to the *kachchā ārhat*s in order to bid for whatever items and quantities their *vyāpārīs* require. *kisāns* watch this process with great interest. Before accepting the highest bid (called *bolī* the *kachchā ārhatī* formally seeks the approval of the *kisān* who is selling. Although in theory the *kisān* could refuse to sell, in practice a *kisān* hardly ever refuses if one deal is recommended

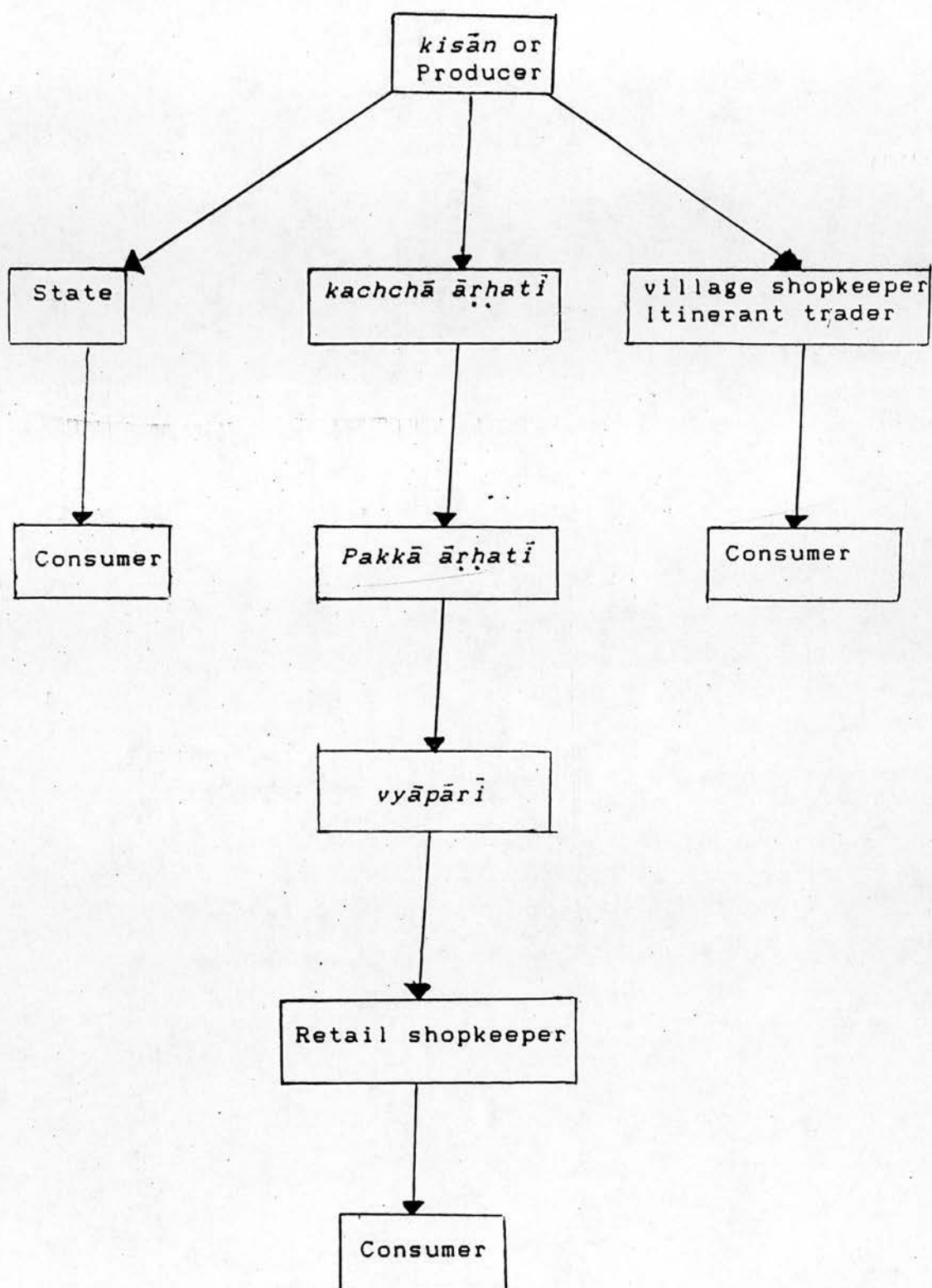


Figure 5. A Diagrammatic View of Stages in Agricultural Marketing in Muzaffarnagar District

by his *kachchā arhatī*. When I asked one *kisān* who had come to the *mandi* to sell his *gur* why *kisāns* do not participate in the auction process themselves, he replied:

This *mandi* is the world of the *Baniyās*. We are just observers and we have to accept whatever prices are offered to us because once we have come to the *mandi* to sell our product we are in the world of the *Baniyas* and we have no control over it. We cannot take our produce back to the village and come back another time because even then the price would not be much different.

When a bid is accepted by the *kachchā arhatī*, he asks the *pakkā arhatī* to give him a signed slip of paper in which the quantity, rate and the nature of the commodity are verified by the *pakkā arhatī*. After the acceptance of the bid, all parties are bound to these stipulated terms, according to the custom of the *mandi*. After deducting his labour charges *palledārī* and other expenses, the *kachchā arhatī* pays the amount in cash to the *kisān*. But customarily the *pakkā arhatī* is only bound to pay the *kachchā arhatī* after he has taken the commodity. Normally *pakkā arhatīs* takes delivery in the evening, when the commodity is loaded on to trucks for *vyāpārīs*. In a few cases it happened that after finalizing the purchase, the *pakkā arhatīs* refused to accept delivery and to pay the *kachchā arhatīs*. Normally this happens when *pakkā arhatī* receives a call from a *vyāpārī* informing him that for some reason his order should be cancelled. Usually a *vyāpārī* acts in this manner when he finds that the price of that commodity has suddenly

declined in other *mandis* in the country. Whenever a *pakkā āṛhatī* cancels his order in this way with the *kachchā āṛhatī* it always creates bitterness between them and the *pakkā āṛhatī* acquires a bad reputation not only among the *kachchā āṛhatīs* but also among all *āṛhatīs* in the *mandi* and *kachchā āṛhatīs* usually would not want to accept bids from this type of *pakkā āṛhatīs* unless the *pakkā āṛhatī* is ready to pay to the *kachchā āṛhatī* in cash right away after the acceptance of the bid. The same thing occurs between a *pakkā āṛhatī* and a *vyāpārī* when the *vyāpārī* reneges in an agreement with the *pakkā āṛhatī*. Gandamal, a *kachchā āṛhatī*, told me that in the last five years, two *pakkā āṛhatīs* had refused to take the deliveries and to pay the amount to him after the acceptance of the bid. And therefore, he hesitates to accept bids from these two *pakkā āṛhatīs*.

According to the DAPM committee rules, *kachchā āṛhatīs* are not allowed to charge any commission or expenses except their actual labour charges (*palledārī*) from the sellers (i.e. *kisāns*). *Kachchā āṛhatīs* must get their commission (*āṛhat*) from the buyer (i.e. *pakkā āṛhatī*). But in practice, a *kachchā āṛhatī* not only charges more money for labour work than he has actually spent on it, he also charges some money from the sellers for charity and religious gifts (called *dharmādā*). In fact, these two deductions from the payment of the sellers are, in part, a hidden commission to the *kachchā āṛhatī*, because they allegedly (according to the *kisāns*



H. A pakkā ādati (centre with glasses) surrounded by kachchā ādatis during bidding.



I. A pakkā ādati (balding man standing to left of picture) bidding for gūr.

with whom I spoke) give only a fraction of the money so collected as religious gifts. Many *kisāns* told me that in the past, before the implementation of the U.P. Krishi Utpādan Mandi Act of 1964, *kachchā āṛhatīs* used to make many more charges from them than now.

According to the customs of the *mandi*, it is normal for the *kachchā āṛhatī* to give the *pakkā āṛhatī* seven days grace before expecting payment (with interest being payable for any period in excess of this). A *kachchā āṛhatī* charges the buyer (i.e. *pakkā āṛhatī*) of the produce he auctions 1% commission, donation to charity work, labour charges and one and half per cent *mandi* tax which he has to pay to the DAPM committee office.

By custom, it is normal at the Muzaffarnagar *mandi* for the *pakkā āṛhatīs* to be responsible for transporting the commodities they have purchased to the *vyāpārīs*. All the costs to the *pakkā āṛhatīs* are ultimately passed onto the *vyāpārīs*. A *pakkā āṛhatī* charges all types of expenses he has incurred for buying the produce for the *vyāpārī* plus transportation cost, plus 1% as his own commission from the *vyāpārī*. It is also the responsibility of the *pakkā āṛhatī* to collect one and half per cent *mandi* tax from the *vyāpārī* and deposit it in the office of the DAPM committee.

The time of delivery depends on the verbal contract between the *pakkā āṛhatī* and his *vyāpārī*, whether it has been made for ready stock (*tayārī kā saudhā*) or forward contract (*āgāmī saudhā*). If the contract is a forward

one, the produce is delivered on a future date decided by both parties. *Vyāpārīs* send their demands to their *pakkā āṛhatīs* by telephone, telegram and sometimes they send their agents to the *pakkā āṛhatīs*. The mode of payment by *vyāpārīs* to their *pakkā āṛhatīs* is usually by *hundī* or bill of exchange (an indigenous system of payment) promising payment after a specified period, usually one month or less and allowing a discount which includes interest, insurance charges and cost of transmission of money. The final balance is settled on a seasonal basis.

The nature of the process of buying and selling in the *mandī* does not necessitate the development of stable relationships between *kachchā* and *pakkā āṛhatīs*. However, they can borrow money from one another, particularly, when they are in an urgent need of money, mainly on the bases of friendship, neighbourhood and kin ties. Such loans are usually for a very short period, ranging from a few hours to 2-3 days (but not more than a week), without paying any interest. They call this type of loan *hath-udhār* (means to return a loan quickly). A *Baniyā pakkā āṛhatī* told me that in the previous year, one of his *kachchā āṛhatī* neighbours borrowed ten thousand five hundred rupees from him for one week without any interest. But when the *kachchā āṛhatī* returned the money, he gave him only ten thousand rupees and said that he borrowed only this amount. They started a dispute with each other and both the parties called some of their own

friends from among the *ārhatīs* to solve the dispute. These invited *ārhatīs* formed a *panchayat* (an informal committee) from among themselves to resolve the tangle. The *kachchā ārhatī* told the *panchayat* that he had not borrowed ten thousand five hundred rupees. Then, the *panchayat* gave the judgment that if the *kachchā ārhatī* could swear to the god in a temple, he would not be asked to turn over an additional five hundred rupees to the *pakkā ārhatī*. He did swear to this in a temple. Three days later, his son died and everybody in the *mandī* said that the god had thus punished him immediately for his bad *karma*.

For a *pakkā ārhatī* to be successful in his trade, he needs to maintain long-term relationships with *vyāpārīs* in other *mandīs* around the country. Because of this, to maintain old contacts and establish new ones, *pakkā ārhatīs* and their *munīms* travel from *mandī* to *mandī* during the slack period (from May to the beginning of October). Relationships between *vyāpārīs* and *pakkā ārhatīs* are normally maintained by verbal agreements or just contained buying and selling in the normal course of trade. The trading relationship between a *pakkā ārhatī* and his *vyāpārī* may also have a kinship element. There are many Mārwarī and Panjabī *pakkā ārhatīs* in the *mandī* whose family members and relatives have *pakkā ārhatīs* in other *mandīs* of the country, and a good deal of buying and selling follows these kinship linkages. Also, sometimes, *pakkā ārhatīs* write letters and make telephone

calls to the *vyāpārī* in order to get business and for maintaining relationships with them. For example, I translate here one business letter, written by a *pakkā āṛhatī* to a *vyāpārī* in Calcutta.

卐 Sri Ganesha namaha 卐
Sri Lakshmi namaha

Date

Sri Raja Ram ji,

We do hope that his letter reaches you at an auspicious time. Accept good wishes from Jwaharlal and Ramdass of Muzaffarnagar. We would like to inform you that the prices of *gur* are very low here nowadays. Therefore we would like to suggest that you send us your order soon for purchasing *gur*. About 60% of the total sugarcane crop has so far been harvested in this district. The arrival of sugarcane products will continue for the next two months in this *mandī*. *Pakkā āṛhatīs* of this *mandī* have already stocked about six hundred thousand bags of *gur*, and we are hoping that about two hundred thousand more bags of *gur* will be stocked by the local *arhatīs* of this *mandī*. Such quantity of *gur* has never been stocked by the local *arhatīs* in the past. The sugarcane crop is also very promising in other nearby states.

The rest depends on god's wish.

Yours,

Jwaharlal and Ramdass

When the trading relationship between a *pakkā āṛhatī* and his *vyāpārī* breaks down it is usually for one of three reasons. The *vyāpārī* may get into the habit of paying the *pakkā āṛhatī* too late. The *vyāpārī* cancels his order after the *pakkā āṛhatī* already had purchased the commodity for the *vyāpārī* or the *pakkā āṛhatī* may

provide inferior quality produce or overcharge for labour, taxes, or transportation. Increasingly, because of these practices, some *vyāpārīs* are now sending their agents or *munīms* to oversee the activities of the *pakkā āṛhatīs*. During my stay in the *mandī*, a young son of *vyāpārī* from Kanpur city stayed for a few weeks, at the *āṛhat* of his *pakkā āṛhatī* in the *mandī*, in order to purchase *gur* and to oversee the activities of the *pakkā āṛhatī*. He told me that he had been sent by his father, because his father suspected that twice in the previous month, the *pakkā āṛhatī* had misrepresented the price that he had bid on his behalf at *gur* auctions, and had pocketed the difference himself. So the son had come to the *mandī* in order to be present himself at the auctions.

In the *mandī*, there are about twenty people who act as intermediaries (*dalals*) between *kachchā āṛhatīs* and *pakkā āṛhatīs*, although this is contrary to the DAPM committee regulations. Most of these *dalals* are from Baniyā castes. These *dalals*, who have to operate secretly, can be divided into two categories. One type specialises in sugarcane products, and they essentially act as trusted agents between *kachchā āṛhatīs* and *pakkā āṛhatīs* in the off-seasons. During this time when cane products are not reaching the *mandī*, these *dalals* expedite the sale and purchase of stock held by the *āṛhatīs*. The service of *dalals* is needed by *āṛhatīs*, because of the fear of the government tax and marketing officials, as a

result of which *arhatīs* cannot reveal openly their actual stocks. These *dalals* go from one *arhat* to another and collect information about who has stock to sell and who wants to buy and also to negotiate about prices on behalf of both parties, the buyer and the seller. These *dalals* normally receive 1% commission from both parties (i.e. a 2% total commission).

The other category of *dalals* work between food grain and spices *ārhatīs* on one hand and retail shopkeeper buyers from nearby villages and the local city markets on the other. These *dalals* guarantee the credit worthiness of retail buyers to the sellers and ensure fair dealing in terms of prices and quality. These *dalals* maintain close business contacts with village shopkeepers and, like the other type of *dalals*, receive 1% commission from each party.

The *ārhatīs* of the *mandi* maintain their account books in a Baniyā traditional account-keeping manner. Depending on the nature of his *ārhat*, an *ārhatī* keeps many account books (*bahīs*) in the course of his business and domestic life. The practice of keeping separate accounts is a very old tradition among Baniyā trading communities which perhaps long predates western modern capitalism and industrialization. I list below the account books kept by each and every *ārhatī* in the *mandi*: but, in addition to these, many *ārhatīs* have account books for individual marriage, death, and birthday ceremonies, in which they record the amounts of

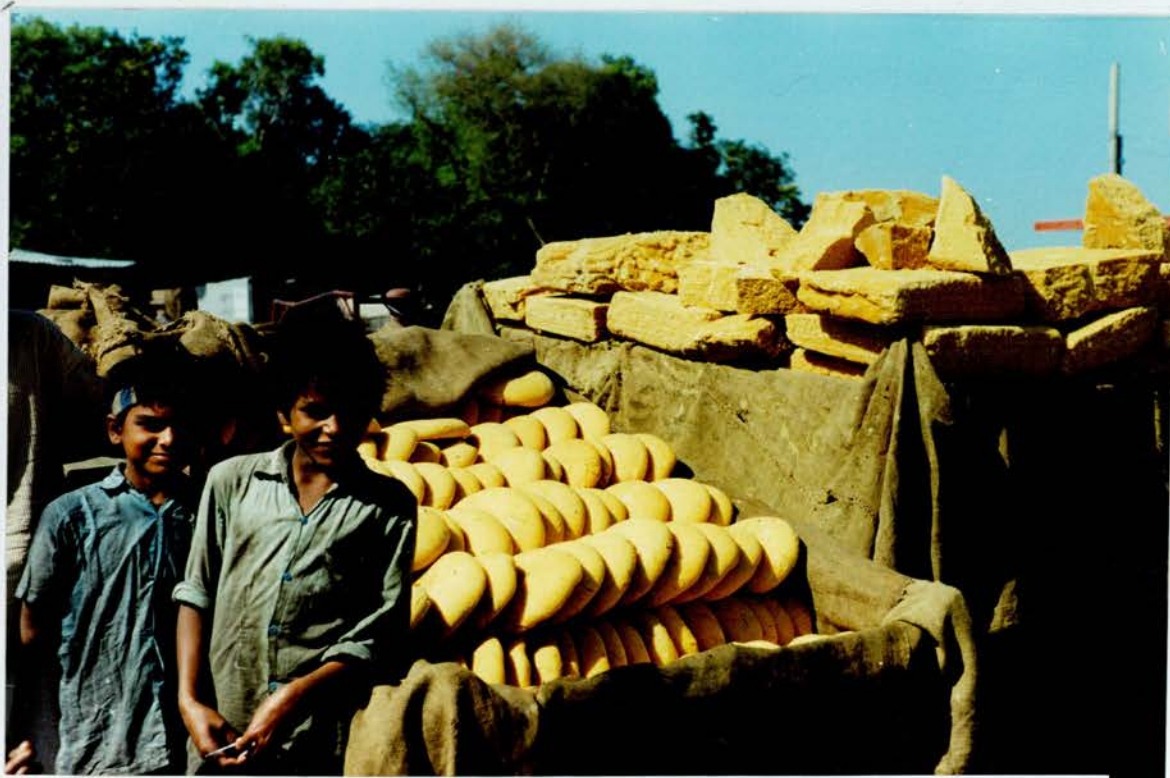
money they have given and received on those occasions they have either arranged or attended. For *arhatī*, such social records take the form of accounts. They maintain separate accounts for "home expenses" and "*ārhat* expenses". Account books which are normally kept by the Baniyā *ārhatīs* are as follows:

Rokaṛ khatā bahī (daily cash account book)
Lekhā khatā bahī (individual account book)
Kharchā khatā bahī (daily expenses account book)
Dharmadā khatā bahī (charity account book)
Pallā khatā bahī (sale account book)
Palledārī khatā bahī (labourer account book)
Nakal khatā bahī (Bank drafts and cheques account book)
Len-den khatā bahī (money-lending account book)
Mohanḍī or *Kharid bahī* (purchase account book)
Gharelu khatā bahī (domestic account book)

Almost all *ārhatīs* keep two sets of all of these account books. The first set, called *nambar ek ki khatā bahīs* (number one account books) are for government taxation purposes; false figures are shown in this set. The second set of records, *nambar do ki khatā bahīs* (number two account books) contains accurate figures, and this set is kept secret and hidden in a place where no one can find it. Only trustworthy family members and *munīms* are allowed to see this set. All the *ārhatīs* knew the meaning of these two terms but most were reluctant to admit that they kept a second set of account books (i.e. *number do ki khatā bahīs*). Most of the *ārhatīs* told me that it was not possible for them to pay full government taxes and remain in trade, because taxes are so high and taxation laws are so complex. *Kisāns*, I found, were generally aware that *ārhatīs* kept two sets



J. An āḍati's account-book (bahi). The nearest one is written in hindi-mundi script.



K. Two varieties of gur : the round cakes are bahali and the broken slabs are minja.

of account books in order to hide their actual income.

In Muzaffarnagar District, not only large and medium *kisāns* are able to have surplus crops market but also many small *kisāns* have some surplus produce for sale in the market. Also, many big and medium *kisāns* are financially capable of stocking a large portion of their surplus food grain crops at the harvesting time for future sale in order to gain maximum profit.

Normally, when such *kisāns* decide to stock food grain crops they take into account two main factors: whether the crop is bad in western U.P. and/or whether the government is asking or compelling them to sell a definite percentage of their crop to the government. For instance, during my field research, I noted that in several villages many large and medium *kisāns* stocked at least some portion of their surplus wheat crop at the harvesting time for future sale. For example, Sewa Ram, a wealthy Gujar *kisān* from Hathchoya village, who stocked all his surplus wheat crop at this time, told me that he stocked his wheat crop because the wheat crop was not very good in western U.P. and the government was forcing grain *arhatīs* to sell some percentage of their purchased wheat. So, these two factors led him to predict that wheat prices would increase sharply in the future. Therefore, he thought that he should stock his wheat for future profit. In the case of smaller *kisāns*, their financial position does not allow them to stock their food grain crops. They have to sell immediately at

the harvesting time.

The situation is different with regard to the sugarcane crop. *Kisāns* generally cannot stock cane produce more than two to three months, mainly because of a lack of cold storage facilities, and also, because most of them have legal obligations to the sugar factories to supply a definite quantity of their crop whenever they are asked by the sugar factories. Only some wealthy owners of *khandṣārī* mills and cane-crushers can afford to stock their product for a few months. In the case of *kolhu* operators, few of them can afford to stock their produce for more than a few days. Not only because of cold storage facility, but also, because most of them cannot afford to wait for payment for their cane. The majority of them run their *kolhus* on the basis of borrowed capital, mainly from the *ārḥatīs*. So, they are morally bound to sell their produce, as soon they manufacture them, to those *ārḥatīs* from whom they have borrowed capital and made promises for selling their produce to these *ārḥatīs*.

Price Information and Speculation

Kisāns of Muzaffarnagar District have detailed knowledge of daily prices at the town *mandīs*, as might be expected from people whose quality of life depends so much on them. This information comes from several sources. The main source of information is other villagers who have just returned from the towns or the *mandīs*.

Especially at harvest time, *kisāns'* conversation revolves around the exchange of price information, in casual conversation and in small informal groups that gather in the evening in the villages. Some *kisāns* have access to radio, television and newspapers that offer information about many *mandis* in the country, and about government policies and government prices.

In the constant quest to predict prices, *āṛhatīs* use many sources of information. They scour the business newspapers, keep in close contact with other *mandis*, interrogate *kisāns* about crops sold and still standing in the fields, keep a close eye on government stocks and arrears, the effects of government export-import policy and demand from their *vyāpārīs*, and they also pay close attention to national production figures and international prices and demand. In addition to these sources of price information, there is another very important source of information concerning prices of *gur*: the futures trade (*phaṭakā* or *vaydā ka saudā*). During the colonial period the futures trade was exclusively in wheat and it was very disordered and the government was not involved in it. After Independence, the government declared the futures trade in food grain an illegal activity. Later, the futures trade was allowed only in *gur*, but in 1962 during the war with China, it was again banned by the government. Then in 1965, the state government again permitted futures trade in *gur* in Muzaffarnagar city.



L. The Board of Directors of the Futures Association.

The *gur* futures trade building is located in the *naī mandī* area. Most of the *ārḥatīs* who are involved in sugarcane produce business are members of the futures trade organization (called Vijay Vyāpar Chambers Limited), which is a private trading company and has its head office in Bombay. The futures trading organization is run by a board of directors elected annually by all members of the organization. Only members are allowed full participation in futures trading, but non-members are also allowed on a daily basis for a fee. I noted that not only *ārḥatīs* and other traders but also some professionals (e.g. doctors and college lecturers) who are mainly Baniyās participate in the futures trade. Most of the *non-ārḥatī* people, and some *ārḥatīs* also, who participate were not willing to disclose their involvement in the futures. This was so because there is a good deal of social disapproval, in Muzaffarnagar city, of anyone involved in the futures trade. One local Baniyā college lecturer who sometimes participates in the futures trade told me that he was involved in the futures trade because he found that it was more profitable for him to invest some of his savings in the futures trade than earning bank interest from money. But for social reasons he does not like to disclose publicly his involvement. One Baniyā director of the futures trade organization gave this explanation to me :

The futures trade is so risky that several members have become bankrupt (*divaliyā*) in this trade in

the past. Because of this, it is considered to be akin to gambling and any type of gambling is condemned in the Hindu religion.

In the *gur* futures trade, one unit of share is called *bījak* (one *bījak* = four tonnes). If a bidder offers bids when prices are rising, he is called *tajaḍiyā* (from *tej* = high; bull) and when a bidder intends to buy or sell shares in anticipation of falling prices, is called *mandāḍiya* (from *manda* = low price) in the colloquial trading language. Rise and fall in prices of shares in the futures trade has a positive correlation with the prices of sugarcane products (particularly *gur*) in the *mandi*. That is, if the rate of the shares starts to rise then the prices of sugarcane products also start to rise in the *mandi* and if the prices are falling in the *mandi* then the rate of shares in the futures trade also starts to fall. Also, because the Muzaffarnagar *mandi* is the biggest *gur mandi* in the country, it affects sugarcane products' prices all over the country. Most of the national daily newspapers publish prices of sugarcane products of Muzaffarnagar *mandi*. The main factor which determines prices in the *gur* futures trade and in the *mandi* is the principle of supply and demand.

Long-term Relationships Between Āṛhatīs and kisāns

When a *kisān* or a non-*kisān kolhu* operator goes to sell his produce he does not go to just any *kachchā āṛhatī* but to one with whom he has a long-term relationship.

Many studies of internal marketing systems in non-western societies have indicated the importance of multiple dyadic personalized relationships between traders and the people to whom they sell and from whom they buy. Studies of *pratik* relationships in Haiti (Mintz 1959, 1961), *suki* relationships in the Philippines (Devis 1973; Szanton 1972), *onibara* relationships in Nigeria (Trager 1981) and *bazaar* relationships in Morocco (Geertz 1979) illustrate how long-term "reciprocal relationships" between buyers and sellers in a market place are formed and maintain on the basis of credit and local market customs in order to gain long-run profit. In each of these cases, the relationships between buyers and sellers were of an egalitarian type or in Plantter's words' "equilibrating relationships".

In the case of the Muzaffarnagar *mandi*, the relationships between *kachchā āṛhatīs* and their *kisān* clients are "reciprocal economic" relationships in which both parties benefit. There are two important features of this relationship. The first feature is that because the commodities are sold through open actions in the *mandi* and all *āṛhatīs* charge almost same amount of money for their services from the producers, so if a producer thinks that he has been cheated in any way or he has been refused a loan by his *āṛhatī*, then he would not like to maintain his relationship with his *āṛhatī*. The second feature is that it is the *āṛhatī*'s economic power that maintains this relationship. To keep his old cli-

ents and recruit new ones a *kachchā āṛhatī* uses several strategies. One important one is to provide loans and advance money to the *kisāns* and particularly to those people who run *kolhus*.

About 15% of the total sugarcane products arriving in the *mandī* is brought by non-*kisān kolhu* owners. Most of these *kolhu* operators are landless and are from service castes. In the past, they had been engaged in their traditional *jajmānī* occupations and had worked as agricultural labourers. But because of the impact of market economy and industrialization in the villages, they were forced to give up their traditional occupations. Now they not only make more money and achieve a higher social position in *kolhu* business, but also, in this occupation, they are their own masters. They can however only run *kolhus* for a few months, during the cane harvesting period. And for the rest of the year, many of them take contractual labour work in agricultural fields, in brick kilns and during the summer months, some of them buy fruit crops on a contract basis from *kisāns*. In general, they prefer to work on a contract basis rather than as wage labourers.

There are many government co-operative societies and banks in the district that provide loans to the *kisāns*. Their rate of interest (which is at most 18% per annum) is cheaper than the open market rate (usually from 24 to 34% per annum). But still *kisāns* depend to some extent for loans from *āṛhatīs* prefer to borrow

money from their *ārhatīs* rather than village money-lenders or the considerable cheaper government banks and financial agencies.

In essence, *ārhatīs* offer a very different financial service from government banks and other government agencies and, despite the higher interest rates, *kisāns* prefer their terms. *Ārhatīs* will give loans for any purpose, while government agencies will only give loans for agricultural purposes. Also, *ārhatīs* relying on their own assessment of their clients' reputation and ability, offer unsecured loans. By contrast, government banks and other financial agencies require legal guarantees or the security of a *kisāns* agricultural land or other assets. *Ārhatīs* tend to be flexible about repayment dates, while government agencies may well foreclose mortgages and dispose of assets used for security if repayment is not prompt. For example, a few years ago, three *kisāns* from Muzaffarnagar District who had mortgaged land to the District Co-operative Bank had their lands seized by the bank because they could not repay the loans taken out for cane-crushers in due time.

For a *Kisān*, losing land is not just a financial misfortune but also a social catastrophe. The loss of the *kisāns* social reputation is every bit as damaging as the loss of his land and possessions. Therefore, a non-negotiable repayment date is, for a *kisān*, like the sword of Damocles. A loan from an *ārhatī* may be a weightier object than a loan from a bank, but it is far

less likely to crash on the head of the recipient.

Many *kisāns* also try to avoid borrowing from village money-lenders, who are often wealthy *kisāns*. Such money-lenders charge no more interest, and sometimes charge a little bit less interest than the *ārhatīs*; but a villager who borrows from another *kisān* becomes obligated to him and may have to support him in village politics and other matters. In addition, because such debts are common knowledge, the debtor loses some of his social prestige in the village. Being socially and geographically remote, the *ārhatī* money-lender is not normally a public embarrassment to his clients.

When an *ārhatī* calculates what interest rates to charge on a loan, he takes several factors into account. He considers the amount of the loan, the length of the period of the loan, the length of his relationship with the client, the client's reputation and how much business the client has put in the *ārhatī's* way in the past. If the client is a big landholder who has done a lot of business with the *ārhatī* and has a reputation for settling debts promptly, the *ārhatī* may well offer interest-free short-term loans to him.

In the case of the *kolhu* owners, they are not in a position to take out loans from the banks for *kolhu* business because they do not have land to mortgage to the banks against the loans. I was told by several *kolhu* operators that when they borrow from *kisān* money lenders, they are expected to (provide several types of

free services to the money-lenders not only because they are under obligation but also, because they are from service castes.) For example, Raj Singh a chamar (a service caste) from Pchanda village, told me that he had borrowed two thousand rupees from a Jat *kisān* of his village two years ago and he paid all debt in easy instalments together with interest in a period of one year. But during this period of debt, he had to provide many times free labour services to the *kisān* because he was a debtor of the *kisān* from the lower caste. The *kisān* could not ask labour service from his any Jat debtor. So, they always try to avoid borrowing from village money-lenders. They usually get interest-free loans (as advances), in the beginning of cane harvesting period, from *kachchā āṛhatīs*, if they promise to bring their products to the money-lender *āṛhatīs*. Given that it is customary for the recipients of loans to bring the produce they wish to sell to the *āṛhatī* to whom they owe money, it can be seen that for an *āṛhatī*, money-lending to the producers is doubly profitable. He profits from the charging of interest and from the trade his clients are morally obliged to bring to him.

How far a *kachchā āṛhatī* is successful in his trade depends, to a large degree, on how much money he has to lend to his producer clients and how effective he is in getting the loans back and securing business from these clients. In the past, a few *āṛhatīs* in the *mandī* have been forced to close their businesses because they

failed to recover such debts. Usually about two to three *ārḥats* a year go bankrupt at this *mandi* because of bad debts or losses in hoarding or futures trading. For example, Lala Radheshyam, who is the head of a joint family of twenty members, owns three jewellery shops in Muzaffarnagar city. All adult male members of the family work at these shops. Most of his clients come from nearby villages. Three years ago, Radheshyam decided to open a *kachchā ārḥat* in the *mandi*, in order to provide a job for one of his grandsons. Radheshyam at that time hoped that he would be able to persuade his many village customers to become clients of the *ārḥat* as well. But he got only a very few of his jewellery shop clients to do business at the *ārḥat*, because most of the clients did not want to break their long-term relationships with their *ārḥatīs* for him. In the first year, he got only a very little profit in the *ārḥat* business, and then in the second year he decided to distribute advance money to some *kohlu* owners in order to get business from them. But three of his debtors neither paid his loan back nor gave him any business, and the *ārḥat* suffered great losses. Therefore, a few months later he decided to close the *ārḥat* business. In a similar way, a retired Baniyā government officer, after being unsuccessful in recovering loans from some of his clients, closed his business in the *mandi* and became bankrupt.

For some *ārḥatīs*, bankruptcies have been a means by which they avoided having to pay their own creditors

(I was told this by several *ārhatīs* and two civil court lawyers who specialise in such matters). After such "bankruptcies", *ārhatīs* often start other businesses or re-start their *ārhatīs* in the name of one of their family members. Despite initial difficulties, such *ārhatīs* eventually re-build their businesses. Such artificial bankruptcies damage the *ārhatī's* reputation with people of other castes, but they have very little effect on his social reputation within his own caste, where such things are regarded as acceptable business maneuvers. By contrast, real bankruptcy severely damages an *ārhatī's* social reputation among all castes, including his own.

Most of the *kachchā ārhatīs* have their particular geographical areas from which they get the majority of their clients. There are several reasons for this. An *ārhatī's* clientage area may be the place where he comes from. Alternatively or additionally, he may have relatives (most probably petty shopkeepers) in the area. These contacts may well encourage local *kisāns* to take their produce to that particular *ārhatī*. These village shopkeepers may provide information about the *kisāns* to the *ārhatī*. Such shopkeepers may also use the *ārhatī* themselves because, through cash deals and barter, they also buy food grains for re-sale from *kisāns*. For instance. Kalash Chand, a Baniyā grocery shopkeeper from Laḍpur village, told me that his brother-in-law is a *kachchā ārhatī* in the *mandī* and not only does he sell

his food grains (which he gains through barter with villagers) to his relative, but also, he has offered him four clients, two Jat *kisāns* and two *kohlu* operators, in the last five years.

The importance of family connection extends far beyond relationships between *kachchā āṛhatīs* and village shopkeepers. A *kachchā āṛhatī* may well refer his clients to, and have potential clients referred to him by, relatives who are doctors, lawyers, government officers and so forth. I have encountered many instances of this "mutual reference" process among networks of relatives and family members who, in different capacities, service the villagers. For example. Pradeep Kumar and his older brother, a *kachchā āṛhatī* and a Baniyā district court lawyer respectively, have many common clients among the *kisāns*. Many *āṛhatīs*' family members and relatives have fertilizer, pesticide and cloth shops in the city. These *āṛhatīs* always like to recommend to their *kisān* clients that they make purchases from these shops. *kisāns* may also seek the advice of their *āṛhatīs* concerning good shops for buying items. In particular, when a *kisān* wants to buy on a credit basis, he may request his *āṛhatī* to give him references to the shopkeepers.

During the *mandi* season, some *āṛhatīs* employ people from their clientage area so that they can easily obtain information about their *kisān* clients. It is only because of this kind of information that an *āṛhatī* can offer unsecured loans to new customers. Such employees

are officially employed as assistants at the *ārhatīs*. Neither these employees nor their employers disclose that they are providing this sort of information about *kisāns* to the *ārhatīs*. This kind of information gathering is particularly important when a *kachchā ārhatī* is considering giving cash advance to people from service castes for starting *koḷus* for *gur* manufacturing. Such people do not usually have land or property that can be used as security. It is vital in such a situation that the *ārhatī* have good information about his client's character and reputation.

Long-term relationships can be mutually beneficial to both *ārhatīs* and their clients. Such relationships ensure that the client has a source of credit and the *ārhatī* has a source of trade. Both parties have an interest in maintaining this mutually advantageous economic relationship. Also, given that all *kachchā ārhatīs* charge about the same for labour charges and for other services, a *kisān* has no simple economic reason to change from one *ārhatī* to another. However, in some cases, relationships between *kachchā ārhatīs* and their village clients have been broken in the past.

When the relationship between a *kachchā ārhatī* and *kisān* client does break down, it is usually for one of five reasons. The breakdown may be occasioned if the *ārhatī* refuses a loan. Alternatively, the breakdown may occur if the *ārhatī* fails to persuade the *kisān* to repay his loan and is forced to go to his village to demand

repayment. In such a situation, either party may want to break the relationship. A *kisān* may break off a relationship if, for any reason, the *ārhatī* has disclosed the *kisān*'s indebtedness to any of the *kisān*'s relatives; in such circumstances the *kisān* would feel gravely insulted. A *kisān* may be persuaded by a friend, relative, or fellow villager, on behalf of their own *ārhatī* to break off his relationship with his own *ārhatī* and to start a trading relationship with their *ārhatīs*. Finally, a relationship may break down if the *kisān* believes that he has been cheated by his *ārhatī*. This belief, on the part of the *kisān*, is all too likely to have a basis in fact. Some *kisāns* told me that some *ārhatī* underweight their clients' produce, sell under-price to *pakkā ārhatīs* (for a secret commission), keep false accounts and charge more interest on loans than they had originally agreed. If a *kisān* has found out that he has been cheated by his *ārhatī*, he would certainly prefer to break off his relationship with that *ārhatī*. A Muslim *kisān* from Sarwat village, who also runs a *kolhu* in his village, told me that many years ago, when he started manufacturing *gur*, he was introduced to a *kachchā ārhatī* in the *mandī* by the *pradhan* (elected head of the village council) of his village. The Muslim *kisān* started bringing his produce to this *ārhatī* for sale. In the beginning, for several years, he never suspected that his *ārhatī* cheated him at any time. But two years ago, once when he sold his *gur*

through his *kachchā āṛhatī* to a *pakkā āṛhatī*, he later learned that some of his fellow villagers had sold *gur* of the same quality at the *mandī*, on the same day, for a much higher price. He then became suspicious that the *āṛhatī* may have entered into a secret agreement with the *pakkā āṛhatī* to whom the *gur* was sold, thus lowering the price that was paid. The Muslim *kisān* sold *gur* to the *āṛhatī* two more times. He again received lower prices for his produce, and his suspicions were confirmed. He then ended his very long-term relationship with the *āṛhatī*. The *āṛhatī* apparently tried his best to persuade the *kisān* to continue the relationship, but the Muslim *kisān* refused and established a relationship with another *āṛhatī*.

In normal situations, if a relationship has been in existence for many years, a breakdown is rare in the *mandī*. In fact, most of the relationships between *kisān* families and *kachchā āṛhatī* families go back several generations. Dal Singh, a Jat *kisān* from Bhansi village said to me:

I do not know exactly how long my family has been a client of Gandamal *āṛhatī*. I just can tell you that my family has been connected (*Jore hui hae*) with Gandamal's *āṛhat* for the past three generations. And why should I leave my *āṛhatī* when he is a good man and always ready to give loans or advance money to me whenever I need them?

During my field research, a Jat *kisān* from Pinna village asked his *āṛhatī*, for a loan of 10,000 rupees to be used in financing his *panchayat* election campaign.

The *ārhatī* refused to extend the loan, on the grounds that he could not spare the money. The Jat *kisān* returned to his village and discussed the situation with a fellow Jat *kisān*. The second *kisān* took the man to his own *ārhatī*, provided surety, and asked the later to extend the loan on that basis. The *ārhatī* did so, and the Jat *kisān* accepted the loan and later became a client of that *ārhatī*.

In another case, Jai Prakash, a Baniyā *kachcha* *ārhatī* told me that in the previous year he gave advance money to some *kolhu* operators with the understanding that as soon they manufactured their *gur*, all of it would be brought to his *ārhat* for sale. But he came to know during the middle of the *gur* season in the *mandi* that one of the *kolhu* operators who had borrowed five thousand rupees as advance money from him was bringing only half of his total manufactured *gur* to the *ārhat*. He had been selling the other half of his *gur* through his brother, to another *ārhatī* from whom he had collected the same amount of advance money in the beginning of the *gur* season. Jai Prakash asked the *kolhu* operator to repay his money with interest immediately. The *kolhu* operator denied the allegation that he had been selling some of his *gur* to another *ārhatī*. He said that his brother had a partnership in a *kolhu* business with two persons in his village and his brother sold his own *gur* to another *ārhatī* from whom he and his partners borrowed advance money. Therefore, he could not ask his brother

to bring his produce to Jai Prakash. Then, the *kolhu* operator asked Jaiprakash for an extension for the repayment of the advance money, to be paid in four instalments without any interest, within a two month period. But Jai Prakash did not accept his request and a dispute started between them. A few weeks later, Jai Prakash, then approached one of his close relatives and asked him to put pressure on the *kolhu* operator to pay the money back immediately, with interest. The relative mediated between both parties and both parties accepted his decision that the *kolhu* operator should pay the advance money back to the *ārhatī* within six weeks but without any interest. After settling this dispute, both parties decided to break off their relationship.

In a fourth case, a few years ago, a small *kisān* from Barkali village borrowed one thousand rupees from his *ārhatī* during the off-season of the *mandi*, for buying fertilizer, on the condition that the *kisān* would return the money within two months. But the *kisān* did not return the money in time. Then, the *ārhatī* went to the village of the *kisān* and demanded that he pay back his loan. The *kisān* promised him that after two months, during the sugarcane harvesting period, the *ārhatī* could deduct his loan from the payment for his produce. But the *kisān* never went to the *ārhatī* during the harvesting period and sold his produce to another *ārhatī*. A few months later, when one day they happened to meet at a cloth shop in the city, the *ārhatī* again demanded his

money. At this time, the *kisān* refused to pay the loan, saying that he already had paid two months ago and he accused the *ārhatī* of damaging his reputation by coming to his village. And the *ārhatī* gave up hope of recovering his loan and his relationship with the *kisān*.

As I have mentioned earlier, most relationships between *kachchā ārhatīs* and *kisāns* in the *mandī* have been maintained for a very long period. But even within their long-term relationships, Baniyā *ārhatīs* and *kisāns* maintain sharply disparate views of one other: each view being a product of the sharply disparate value systems in which each is embedded, as I will explain in the following pages.

***kisāns* and Baniyā *ārhatīs*' Images of One Another and Their Different Perspectives**

Baniyā *ārhatīs* (including traders) and *kisāns* (who are, for the most part, members of the tradition *kisān* castes locally defined as Kshatriya) have particular images of themselves and one another. They have different evaluations of market exchange, wealth, prestige and so on, which they not only covertly express but also overtly in their daily conversations with each other. They use many sayings (*kahavats*) and proverbs to illustrate their images about one other. Crooke (1896:174), a colonial officer, wrote in the nineteenth century about the north Indian Baniyā traders:

The Baniyā [Baniyā] has rather an indifferent reputation in the country-side, where he is hated and despised for his habits of money-grubbing, meanness, and repacify. But at the same time he is an indispensable element in the social life of the people whose trade and business he finances.

Most of the *kisāns* and *kolhu* operators from service castes whom I interviewed think that they do very hard work and face very many risks to produce crops. They resent how, from their point of view, the Baniyā *ārhatīs* get a large share of the profit on their products, without doing any hard work or taking any risk. When *kisāns* go to the *mandī*, they go there with a stereotypical image of their Baniyā *ārhatīs* in their minds. They say that their *ārhatīs*, being from Baniyā castes, have the *gunas* (traits) of miserliness, extreme passivity, cowardliness, profit-orientation even at the expense of social prestige and acquisition of wealth (see Fox 1969:58). They say further that these qualities are in the blood that they inherit from their parents. Many Baniyā *ārhatīs* with whom I have spoken about this image also believe that they have these traits in their personalities. But some of them said that these traits are not in their blood, but are part of their occupational culture which they learn from their parents. Many proverbs and sayings regarding these traits of the Baniyās and the image of the *kisāns* were told by *kisāns* and also, some of them were mentioned by Baniyā *ārhatīs* themselves. In the following pages, I will quote some of them. A story about the Baniyās' profit-mentality which

I heard many times from the *ārhatīs* and *kisāns* in the *mandi* is as follows:

Once upon a time a Kshatriya king was concerned because Baniyā traders were making too much profit in his kingdom, when he himself was facing a revenue collection problem. One day, he discussed this issue with his ministers. The ministers told him that it was not possible to control the Baniya traders. So the king said, "let me see how they make profit and why they cannot be controlled". The king summoned a Baniyā to him and gave him a job-to stay at the sea shore and count the waves. The Baniyās went to the sea and started counting the sea waves. But whenever a ship passed nearby the Baniyā told the ship's captain that his vessel was preventing him carrying out this official job--the counting of the waves. Therefore, the ship should either stay away from the shore or the captain should compensate the Baniyā for his inconvenience. In this way, the Baniyā started to amass money. When the king found out, the Baniya was sacked and given another job in the king's stables weighing the dung of each horse. After a few days doing this, the Baniyā told the groom one day that he was not giving enough fodder to the horses because some of the horses had not been producing enough dung. He said that he would inform the king that the groom had been selling the horses' fodder on the black market unless the groom paid some commission to him. The groom became afraid and agreed to pay some money to the Baniyā.

After a few months, the Baniyā started to build a beautiful house in the city. When the king found out, he called the Baniyā and told him to tell him truthfully how he got the money to build a beautiful house, or otherwise he would be hanged. The Baniyā told him the whole story. After this the king accepted the opinion of his ministers that a Baniyā cannot be controlled and can make a profit in any situation.

After telling this story, One Baniya *ārhatī* said to me: "Baniyas have never been controlled in any *rāj* (reign)"

One evening when I was interviewing a Baniyā *ārhatī* at his *ārhat*, four Jat *kisāns* from Mansurpur village came there to collect payments for the produce they had

sold in the morning. The *ārḥatī* suggested that I interview them. During the interview one Jat *kisān* said to me:

Baniyās are not just *kanjus* (misers) about they are *makhīchos* (extreme miser, who would regard a fly in their food as an additional gift from god). The Baniyas' *dharma* (code of conduct) is to acquire wealth by whatever means they have--adulteration, cheating, illegal hoarding, tax-evasion and so forth--even at the cost of social prestige (*izzat*).

Another Jat *kisān* mentioned this saying to me as characterizing Baniyās: for Baniyā *chamari chali jai, damari na jai* (let your body waste away but not your money). According to this Jat man, for Baniyās money alone is prestige (*paisē he izzat hai*) but for them [Jats], prestige is more important than wealth because money comes and goes but prestige, once it has gone, never comes back again. During my conversation with the *kisāns*, the *ārḥatī* sat quiet and calm and was paying attention to his account work. After completing his account work, he gave the payments to the *kisāns* and when one *kisān* was putting the money in his pocket without counting, the *ārḥatī* said to him that before putting money in his picket, he must count first. The *kisān* replied to him that he always trusted him. But the *ārḥatī* said that it was not a question of trust but it was his belief that even a son gives money to his father or the father gives money to his son, always count it before accepting or giving and enter it immediately into the account book. They [Baniyās] do not like to cheat

their customers, the Baniyā man said.

As soon as the *kisāns* had left the *ārhat*, I asked the *ārhatī* why he was quiet when the *kisāns* commented on Baniyās. He replied:

They were *ganwārs* (literally villager but it is used by urban people for stupid and uncivilized person in north India). Therefore, it was useless to argue with them. We [Baniyās] always prefer to speak sweetly and politely to our customers and never try to bully a customer. We always try our best to avoid any type of confrontation, to maintain our relationships with customers for trading purposes. We believe that it is Lakshmi who comes in, in the form of a customer. Prestige is also important for us as much as it is important to anybody. We are not miserly people as we are said to be. We spend a lot of money on giving *dān* and donations to charitable institutions, temples and the poor and also, we spend a lot of money on the marriages of our children. We believe in simple-living.

I noted that most of the *kisāns* of Muzaffarnagar District do not hesitate to spend a great deal of money on disputes in the courts on those issues in which their social prestige is involved—issues which seem to be relatively unimportant for Baniyā traders. In my survey of police records at the *mandī* police station, I noted that no dispute of any kind whatsoever had been brought there by the *ārhatīs* since the *mandī* was opened in 1982. But from an average sized village usually one dispute quarterly reaches the local police stations or the courts. In my previous research (Tomar 1985) on lawyers and their clients in Muzaffarnagar District's courts, I found that more than 70% of the cases in the criminal courts involved *kisāns*. Also, in a number of disputes, *kisāns* spent more money on legal expenses than the

actual value of the disputed piece of land itself: Just because their social prestige was involved. By contrast, as some Baniyā *ārhatīs* told me, Baniyās are perhaps more inclined to calculate financial gain and loss before going to the police or the court.

One Gujar *kisān* from Hathchoya village said this to me:

Prestige (*izzat*) and money are enemies. We *kisāns* prefer prestige and the Baniyās prefer money. We speak of two kinds of prestige *bōl kē izzat* (prestige of fulfilling a promise) and *paisa kē izzat* (Prestige earned by money). For Baniyās the latter prestige is more important and for us the former one is more important. For a Baniyā *ārhatī* to become bankrupt is just like charging a dress (*cholā badalnā*) but for us to become bankrupt is like death.

When I mentioned this statement to some Baniyā *ārhatīs* in the *mandī*, they did not accept the argument of the Gujar *kisan* and one *ārhatī* said that in fact, *kisāns* are the only people who never fulfill their promises for paying their loans and advance money in due time. However, many Baniyā *ārhatīs* said to me that they believe that any show of anger, violence or a confirmed that this view of Baniyā temperament is shared by them as well. He said

Baniyās never fight physically, and if in any circumstances they do fight, it is just with words (*bōl kē larāī*). they do not fight as we do -- sometimes even to the death. The Baniyās never like to involve outsiders in their disputes. But we invite and expect our kin, neighbours and friends to support us by all means in our disputes and fights. Being Kshatriyas we can lose our tempers and become aggressive very quickly because our blood is

hot (*hamarā khun garam hai*). The Baniyā digest their anger and we vomit our anger.

This statement reflects the common perception that just as Baniyās want to retain wealth, so to do they retain and "digest" their anger. They do not bring it out in every day transactions and Kshatriyas are said to do. The Kshatriyas see themselves as non-retentive, both with respect to anger and to wealth. The Rajput *kisān* quoted one story in this context:

Once a Rajput *kisān* said to his Baniyā trader neighbour, "You eat very little food but are fat and I eat a lot but I am still slim, why is this?" [having a big belly for a Baniyā is considered his physical sign of being a Baniyā and wealthy in north India generally]. The Baniyā replied, "well, we [Baniyās] eat sorrow (*hum gam khate hai*) but you do not". The *kisān* asked, "How?" The Baniyā replied, "You have abused me so many times and beaten me up once in the past when I asked you to pay my loans back. But I did not say any bad word to you and if I say a single bad word to you now, you would probably beat me up again, would you not?" The *kisān* said, "Yes of course".

Another *kisān* who was sitting with the Rajput *kisān* outside an *ārhat* also said the same thing about

Baniyās:

The Baniyās are a flexible type of iron that, even in the fire does not become hot, but we are a hard type of iron that, even when just exposed to fire from the distance, becomes hot. These Baniyās are cowardly people and we are brave and proud people.

Kisāns and Baniyā *ārhatīs* with whom I spoke confirmed this view that as a Baniyā trader becomes more and more wealthy, he becomes more and more polite and humble in his public appearance. And, conversely, a *kisān*, upon increasing his wealth, will become more

ostentatious and aggressive.

Several *kisāns* and *kolhu* operators from service castes claimed to me that they do not regard themselves as profit-oriented with respect to kin ties and social relationships, and when considerations of profit and loss enter into relationships, they consider the relationship to be irrevocably damaged (for an example see Chapter 3). They consider, however, that Baniyās are profit-oriented even with respect to kin ties and friendships. A Jat *kisān* mentioned this proverb to me: "As a prostitute cannot be a virgin, so a Baniyā cannot be a friend" (*nā baniyā mitra nā besā kanwārī*). Another *kisān* told two other proverbs in this connection: "A Baniyā cheats his friends, and a rogue cheats strangers" (*Baniyā mare jan, thag mare anjān*) and a Baniyā can be only a fair weather friend (*baniyā to bani kā*). When I asked two *kisāns* if they really believed the characterizations set forth in these proverbs, the first one said that he believed that if a relationship is established with a Baniyā, he will certainly make money from the relationship. The second *kisān* contradicted his earlier statement. He said that it is good to live in the neighbourhood of Baniyās because they never fight with people and neighbours can expect from a Baniyā neighbour that he would not generally refuse to loan them if they were in need.

A proverb known throughout the western U.P. says "*kisān* (or a Jat) *ek gannā nā degā, gur ki bhalī de*

degā' (A *kisān* will give away a big cake of *gur* but not a single stick of sugarcane) as a typical *kisāns* mentality. When a Baniyā uses this proverb, he means to say by this that *kisāns* are stupid because they can be obstinate about the wrong things and they do not take economic rationality into account, because a cake of *gur* is of greater value than a sugarcane stalk. Sometimes, when a Baniyā trader wants to refer to another Baniyā trader in the same manner, he may use this proverb for him as well. *kisāns* also frequently use this proverb referring to themselves to the Baniyā traders--but with a very different meaning. For *kisāns*, the meaning of this proverb is that for them prestige is more important than financial gain and giving generously is more important for their prestige than economic accounting.

On a number of occasions I noticed in the *mandi* that Baniyā *ārhatīs* sat more or less passively while *kisāns* from Kshatriya castes berated their miserliness, cowardliness and their profit counting mentality. When I asked some *kisāns* from the Kshatriya castes how they ranked the Baniyās in the hierarchical order of castes they replied that Baniyās were lower than them. And this was not because Baniyās are involved in trading but because they are misers and cowardly and also they never ruled in the past. When I privately asked some Baniyā *ārhatīs* the same question about their *kisān* clients from Kshatriya castes, most of them did not want to respond. Those who did respond said that they were equal because

they were doing their calling as *kisāns* do a *kisān's* calling. But when I put this question to these *ārhatīs* in the presence of their clients from Kshatriya castes, their response was that Kshatriya *kisāns* were higher than them in the social hierarchy. This different response was clearly because the *ārhatīs* do not want to antagonise their *kisān* clients for trade purpose.

Confrontation with *kisāns* is also avoided by the Baniyā *ārhatīs* when the *ārhatīs* refuse, as they generally do, to discuss politics with *kisāns*. *kisāns* of western U.P. are generally extremely voluble on the topics of district, state, and national politics, and often try to engage their *ārhatīs* in such discussions. But *ārhatīs* know that their political opinions are often at odds with those of the *kisāns*, so to avoid conflict and confrontations, they withdraw from such conversations, or feign agreement. I cite one conversation here which took place between a Baniyā *ārhatī* and one of his Jat *kisān* clients at the *ārhat* in my presence: ~~etc.~~

Kisān - "Lālā jī [the *ārhatī*] which party you are going to support in the next election?"

Ārhatī - "I have not decided yet but it does not matter. Whomever you will suggest, I will support that party. For us [Baniyās] all parties are equal." *Kisān* - "I do not think you will support our party."

Ārhatī - "Why not? We can support your party."

Kisān - "I do not believe it because you Baniyā people do not like us."

Kisān - "I am thinking of buying a house plot in

your neighbourhood. Will you find out for me the prices of the plots? and whom should I contact for buying the plot?"

Ārhatī - "You should contact the secretary of our housing society for that,"

Later, when the *Jat kisān* left the *ārhat*, the *ārhatī* told me that he did not want to discuss politics with the *kisān*, because discussing politics with *kisāns* can end up in a confrontation and any type of confrontation with the clients would be harmful for his trade. He also mentioned that he would not like the *Jat* man to get a plot in his neighbourhood because he did not like the aggressive behaviour of *Jats*. Therefore, he would ask the secretary of his housing society not to sell any plot to the *Jat*.

I asked *Bhula Singh*, a *Jat kisān* from *Bhansi* village, why there were only three *ārhat*s owned by *kisān* castes people in the *mandī*. He replied that it was partly because of a lack of capital and business skill and also, more importantly, they do not have *Baniyas'* traits in their blood just as *Baniās* do not have agriculture in their blood. Several *kisān* and *ārhatī* informants told me that in the past several people from *kisān* castes who had enough capital and good client networks tried to establish *kachchā ārhat*s in the *mandī*, but because of their non-*Baniyā* traits and lack of business experience, they could not succeed.

Kisān and *kolhu* operator informants from service castes also expressed to me the same view regarding

Baniya *arhatī*s (including traders) as the *kisāns* from Kshatriya or dominant castes. One *kolhu* operator from the Jhiwar (water-carrier) caste told me that, from his point of view, Baniyā *ārhatīs* are wealthy people because they do not like any type of fighting, and they are very calculating people. Even when they provide refreshment to their clients, he said, they extract that expense some how from the payments they make. Another *kolhu* operator from a Muslim service caste said that Baniyā *ārhatīs* are wealthy people because they have Baniyā traits like miserliness, accumulating savings, wisdom, calmness and so forth. The wealth of Baniyās is a special gift to them from god. Even they worship Lakshmi goddess for gaining wealth.

It is significant that while dominant caste *kisāns* would not hesitate to describe what they perceived as the negative character traits of Baniyās to me in the presence of their Baniyā *ārhatīs*, I never once heard a service caste person do so in the *mandī*. Service caste *kisāns* and *kolhu* operators very frequently, however, described such traits to me when Baniyā *ārhatīs* were not present. This is perhaps because of their low position in the social hierarchy, and also, because many of them must depend on their *ārhatīs* for loans and thus cannot afford to lose their good-will.

In the *mandī*, *ārhatīs* usually call their *kisān* clients from dominant caste, *chaudharī sāhab* (a respected term for a *kisān* in western U.P.) or just *kisān* or

kāstkār (another term for *kisāns*). They use these the later terms for service castes' clients also. *Kisāns* call a Baniyā *ārhatī lala jī* or *seth jī* (a wealthy man). But in western U.P., when a non-Baniyā person refers to somebody of his own caste or someone from a non-Baniyā caste a "Baniyā" or "Lālā", he means that the person is a coward or a miser or a wealthy man, depending on the context.

While most *ārhatīs* prefer to invest profits from their *ārhat* business in industries, *kisāns* who realize profits prefer buying land or depositing their profits in banks. During my inquiry on this subject, several bank managers told me that they have more money in fixed deposits from *kisāns* than from Baniyā traders (including *ārhatīs*) in their banks.

Conversations between *ārhatīs* and *kisāns* as they sit in the *mandī* reflect the different moral perspectives and expectations brought to the situation. When a *kisān* client arrives at the *ārhat* of his *ārhatī*, the *ārhatī* greets him with a barrage of questions about his family, village, and crops. The *kisān* generally regards this as a display of amity, and does not hesitate to reply to the questions. The *ārhatī*, however, regards this as an opportunity to extract crucial information about the amount of crops to be harvested and when and to whom the crops would be sold. The *ārhatī* can pass this information onto *pakkā ārhatīs* (who finally may pass on to their *vyāpārīs* for gaining orders from them) and

use it to his own advantage. Thus, such conversations maintain, for the *kisāns*, an illusion of mutuality and amity, thus strengthening the tie with the *ārhatī*. Yet at the same time, they are for the *ārhatī* a matter of gaining economic advantage.

I have shown in this chapter as to how and to what degree the government exercises control over and influences the function of the *mandī*, its marketing process and the marketing relationship between buyers and sellers. The government's agricultural marketing policies and control of the *mandī* in the stage have to a considerable extent checked the exploitation (see chapter 2.) of the agricultural producers, particularly after the enactment of the Uttar Pradesh *Krishi Utpādan Mandī* Act of 1964 in regard to marketing of agricultural products and the regulation and organization of *mandīs*.

I have discussed in this chapter why both the *kachcha ārhatīs* and agricultural producers remain interested in maintaining mutually beneficial relationships. The agricultural producer gets the benefit because of close rapport based on long-term relationship which helps him in securing the advances or loan as and when the need arises, a facility he cannot enjoy if he keeps changing his *ārhatī* and in that eventuality a relationship on faith and trust cannot easily develop. Besides this reason, two other reasons, which are probably most important ones, for agricultural producer not to break his business relationship with a particular *ārhatī*, are

that all *kachchā āṛhatī* charge almost same money for their service and the buying and selling process takes place to open auction. Therefore, in these circumstances there is no need for a producer-seller to shift his business from one *āṛhatī* to another. On the other hand the *kachchā āṛhatī* also gets the benefit and feel secure both his advance money and the business from his clients on continuous and regular basis. Similarly, in the case of the relationship between *pakkā āṛhatī* and *vyāpārī*, the relationship is also mutually beneficial when maintained on a long-term basis. The *vyāpārī* would like to conduct his business on faith and trust which generally developed after a long-term relationship and the *pakkā āṛhatī* feels secure about his money which he pays to the *kachchā āṛhatī* for the purpose made on behalf of his *vyāpārī* and the *pakkā āṛhatī* gets regular business. But in the case of relationships among *kachchā āṛhatīs* and among the *pakkā āṛhatīs* the need for a long-term or stable relationship is not felt by them because they are competitors of one another. In the case of the relationship between *kachchā āṛhatī* there is also no need for them to maintain long-term relationships because of the nature of their trade in the *mandī*. The *kachchā āṛhatīs* get their money from the *pakkā āṛhatīs* on a regular basis according to the local customs of the *mandī*. Long-term relationship does not play any significant role because they sell their producer clients products through open auction. However, *kachchā āṛhatīs* and *pakkā*

ārhatīs sometimes borrow money from one another in case of emergent needs for a very short duration but that depends on kinship and friendship ties and long-term relationships don't usually come into play.

I have also shown that although the agricultural producers and *kachchā ārhatīs* prefer to maintain long-term business relationships, but they still keep opposite images of each other because of their distinctive caste ideologies and moral qualities. The *kisāns* from Kshatriya caste and Baniyā *ārhatīs* have different meanings of prestige, wealth, profit and so forth. Therefore, Dumont's argument (1970) cannot be justified when he asserts that the Hindu trading caste would have to follow either the Kshatriya or the Brahmanical model of behaviour. In the case of Muzaffarnagar *mandī* I have demonstrated how the Baniyā *ārhatī* follow their own distinctive Baniyā model of behaviour.

In summary, the ethnography from the Muzaffarnagar *mandī* suggests that both *ārhatīs* and *kisāns* enter into and attempt to maintain long term reciprocal economic relationships not for the purpose of immediate gain, but with a view towards securing profits over the long term. Though both *ārhatīs* and *kisāns* seek such long-term gains in their dealings with one another, they nonetheless enter into these relationships with distinct views concerning the proper relationship between ritual and economy, and holding fairly well defined and culturally significant views about the moral dispositions and

economic acumen of the other party. Like the ritual activities described in Chapter 5, these cultural perspectives form part of the occupational cultures of *kisāns* and *ārhatīs*, and as such they have important implications for marketing processes within the *mandi*.

CHAPTER SEVEN

CONCLUSION

This thesis has dealt with a number of issues concerning Indian town markets, relationships between traders and their clients, and the relationships of agricultural production and exchange to market and ritual spheres. Four interconnected questions assumed priority in the field research on which this thesis is based. First, what theoretical approach is most appropriate for understanding the cultural and structural aspects of a town market in India? Secondly, how and to what degree are the religious beliefs and practices of Hindu traders and *kisāns* connected with their economic actions. Thirdly, does an approach that specifies the differing "spheres of exchange" (e.g. "traditional" *jajmānī* type intra-village relations, and market-oriented relations both within and beyond the village), and the possible conflicts generated when differing expectations arise in movements from one sphere to the other, help us to further our understanding of economic relations in rural India? And finally, how does the study of the relationships between traders and their *kisān* clients modify our understanding of models of Indian caste society?

This study makes clear that in the past, particularly during British regime, the agricultural producers

were not able to get market price of their products in the market and the relationship between traders and agricultural producers was exploitative. But since the last 3-4 decades as the state has started direct control of agricultural markets. Direct control has not only changed the nature of marketing process in India but has also changed the relationship, in a large degree, between agricultural producers and traders from exploitative to mutual beneficial relationship. Now the producers are able to get market price of their products because many government marketing agencies are also in the market to buy directly from the producers. Therefore, producers have their option either to sell to the government or to the traders in the markets and obviously they prefer to sell to that buyer whoever offer highest price.

The Muzaffarnagar *mandi*, which is administered and controlled by the state government, is exclusively dominated by Hindu traditional trading castes (i.e. Baniya, Jain and Khatri), mainly because of their distinctive occupational culture, which stands in rather sharp contrast to the occupational culture of the Hindu *kisan* castes. Dumont (1970) has argues that there is no separate normative model of behaviour for Hindu trading castes in Hindu ideology. He mentions that on "the question of the merchant, the normative texts are silent", and thus draws the conclusion that economic activity is not ideologically constructed in Hindu society (ibid.:

165-66). According to him, trading castes either follow the Kshatriya model of behaviour or the priestly model of behaviour. It appears that Dumont's view on this issue has foreclosed, until recently, many possible avenues of research into economic activity in India, particularly the ritual aspects of trade, commerce and markets.

In my study of the Hindu trading caste *ārhatīs* of the Muzaffarnagar *mandi*, I found that these *ārhatīs* follow neither the Kshatriya model of behaviour nor the priestly model of behaviour. Though their rituals and normative codes are part of an overall Hindu cultural system, they are inflected by a specific Baniya ideology concerning, for example the ritual significance of accumulating wealth, and its proper disposition within social relationships. This conclusion concerning a distinct normative model specific to trading castes is supported by historical analyses of trading caste behaviour in other parts of South Asia (e.g. David 1974, Mines 1984). I argue therefore that there are not just two or three but many models of behaviour available to Hindus in Indian culture.

In the Muzaffarnagar *mandi*, Baniyā *ārhatīs*' distinctive moral perspectives and ritual attitudes and beliefs are so interwoven with their commercial activities that they experience no "contradiction" between the demands of ritual and sociability on the one hand, and the demands of the marketplace on the other. Their

ritual practices are perceived as conducive to the accumulation of wealth, and their obligations to give and receive prestations are such that they do not come into conflict with their perceived financial interests. I have shown in this thesis also that although Baniyas take material, practical and commercial factors into account to predict future prices and loss and profit, at the same time they seriously take into account many signs and omens, and participate in many rituals and festivals in a distinctive Baniya way to ensure their profit and to gain wealth. For a Baniyā *ārhatī* in the *mandi*, his *ārhat* is not a sphere that is totally separated from wider Hindu ritual practices, beliefs and values. So Baniyā *ārhatīs* have, to use Weber's characterization, both "this-worldly" and "other-worldly" orientations, because the Hindu world view is not, as Marriott (1959, 1968, 1976) has pointed out, one that posits a necessary disjunction between the two. I am not, in this connection, drawing necessarily on Marriott's conclusion about the "monism" of Indian culture, nor I am suggesting that Baniyās fail to differentiate between "economics" and "religion". Rather, I am suggesting that the distinctive moral codes and ritual practices espoused by Baniyās are not seen as conflicting with the pursuit economic gain in the market place. In other words, they think that their some particular beliefs and rituals are necessary related facts with their commercial activities.

Just as Baniyā *ārhatīs* perform a number of rituals for material gain and to remove inauspiciousness from their *ārhat*s and from their wealth, *kisāns* perform a number of rituals to increase their production to enable them to feed their families and give proper gifts to their kin, neighbour and *kamīns* (service caste people) who are attached to them in *jajmānī* relationships. In other words, a Baniyā *ārhatī* performs most rituals in which the focus is, overtly and explicitly, the increase of wealth in market exchanges. *kisāns*, however, perform no rituals at all connected with market exchange. Their rituals focus not on market relations but on increasing crop production and the subsequent distribution of their produce in village *jajmānī* relationships. Their ritual domain stresses the value of generous giving rather than the accumulation of wealth. But this does not deny, however, the profit orientation of *kisāns* when it comes to decisions concerning what to grow, to whom to sell, irrigation, use of new varieties of seed, fertilizers, and so forth.

Baniyā *ārhatīs* normally do not perceive a conflict between their ritual practices and their Baniyā moral codes (*dharma*) on the one hand, and commercial activities on the other. But when the demands of their profit orientation compel them to engage in practices they do see as at variance with their caste *dharma*, they use manytypes of "strategies" (e.g. giving *dān*, going on pilgrimage and so forth) to convert the "wealth of sin"

into "auspicious wealth."

Their *kisān* clients, on the other hand, frequently face situations in which the demands of their "moral economy" and the demands of their ritual practices come into conflict with the demands of a market orientation, or, as *kisāns* themselves sometimes put it, the demands of a "market language" (*bazaarū jabān*). The *kisāns* of Muzaffarnagar District exchange their products according to three separate models of exchange: a *jajmānī* and kinship based moral economy, barter, and market exchange. These models of exchange differ in ritual and moral meanings for *kisāns*. From this point of view, *jajmānī* and kinship exchanges are grounded in a ritualized production process and in moral values connected with prestige and social obligations, barter is based partly in moral economy and partly in market principles, and the model of market exchange involves calculations of profit and loss that are for *kisāns* (but not, significantly, for Baniyā *āṛhatīs*) relatively divorced from ritual considerations. That is why when *kisāns* go the *mandi* to sell their produce, they are well aware that they are going to exchange their produce on the basis of market principles. But in the villages, they may face conflicts and disputes in those situations when these different models overlap because these models provide conflicting sets of expectations and may create disputes among the actors in any given exchange situation. I have provided, in Chapter 3, several examples of this sort

of conflict, and the ways in which models of exchange are variously contested and negotiated in these contexts.

Kisāns obtain labour for agricultural work on the bases of three different ideologies: caste hierarchy, mutuality and market principles, depending on the nature of the work and the context. *Ārhatīs* recruit their labourers and business clerks on the basis, largely, of market principles. The relationships between *Ārhatīs* and their employees are governed by the values of trust and honesty they are culturally and contextually defined, and not by the principle of caste hierarchy.

Although most of the *kisāns* and *kachchā ārhatīs* have been maintaining their trading relationships for a very long-period, both Baniyā *ārhatīs* and agricultural producers, particularly from the *kisān* castes maintain contrasting views and images of each other. Their stereotypical images of one another result from the disparate value systems to which each is oriented. Both Baniyā *ārhatīs* and dominant *kisān* caste people use many sayings and proverbs to express their views and images of one another and themselves. Baniyā *ārhatīs* express negative images of dominant *kisān* castes only behind their back, mainly because of the fear of losing them as their clients, and because of their views about the "aggressive nature" of dominant *kisān* caste people. But the *kisāns* from dominant castes do not hesitate to present negative images of Baniyās in the presence of

their Baniyā *ārhatīs*. Baniyā *ārhatīs* believe that friendship and amity both can be harmful for their trade. They believe that *kisāns* from dominant castes are aggressive people. Therefore, Baniyā *ārhatīs* generally prefer to maintain a certain distance from their dominant caste *kisān* clients. They try to avoid conversations with their *kisān* clients which can lead to conflict situations. Most of the Baniyā *ārhatīs* and their non-Baniyā clients believe that Baniyās have some "Baniyā traits" in their blood and also in their occupational culture which enable them to be skillfully involved in trade and to gain profit. These traits are politeness, wisdom, the ability to accumulate savings, avoid disputes and conflicts and to be involved in party politics, risk taking attitude in trade, passiveness, conwardliness, miserliness and a profit-oriented attitude. *kisāns* believe that Baniya traders have a profit-orientation even at the expense of their social prestige. All of my *kisān* informants denied having these traits in their own blood or in their occupational culture and they say that for them, social prestige is more important than financial gain. They say that because they lack Baniyās' these traits they cannot be as successful in trade as Baniyās.

The exchanges in the *mandī* conform in certain obvious and important ways to the requirements of market exchange; yet in other ways, the differing perspectives and values brought to the *mandī* by *kisāns* and Baniyā

ārḥatīs imply that market exchange is here significantly influenced by local meanings, expectations and moral assumptions that are not comprehensible in terms of formalist models of economic behaviour.

In summary, an important implication of my study of a wholesale marketplace is that Dumont's view that Hindu trading castes do not have their own model of behaviour distorts the ethnographic reality of north Indian social life. The *mandī* is of further theoretical interest because it provides a situation in which multiple sets of values interact and are juxtaposed to each other. The *mandī* connects agricultural production and village economy with the town market and national and international economies. The ethnographic descriptions provided in this thesis demonstrate how it is that *kisāns* who sell their produce in the *mandī* on the basis of market principles, but at the same time bring their own sets of categories and ritual asseptions and values to bear in the market while Baniyā *ārḥatīs* bring quite a different set of perspectives to bear on these situations. Therefore, I suggest that Indian society cannot be explained in terms derived from European social and religious categories. Indian society can only be fully understood in terms of indigenous social categories, values and meanings and the multiplicity of conflicting perspectives found in this transcationally complex society.

APPENDIX

Interview Schedule for *Ārhatīs*:

Name of the *ārhat*: Year of Estab: No:

Nature of business:

Name of partners: 1. 2. 3.

Caste:

Religion:

Age:

Education:

Local/ Migrant:

Nature of family:

Position in the *ārhatīs*' Associations:

Membership in non-economic institution:

Main area of clients:

Other occupations:

munīms (No.): Their caste and religion:

No. of *palledārs*

Date:

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GLOSSARY

- ārḥat* : A business stall of an arhati; commission of an arhati.
- ārḥatī* : A commission agent between producers and traders; a business stall.
- āgāmi saudā* : Forward trade agreement.
- aśuddh (apavitra)* : Impure.
- aśubh* : Inauspicious.
- āsamī* : Client; agricultural tenant.
- avtār* : "A descent," the incarnation of a deity.
- bahī* : A traditional style ledger.
- bataī* : Division of the produce between a farmer and share-cropper.
- bataīdār* : Share-cropper.
- bazār* : Market; retail market place.
- bhaīcharā* : Brotherhood; corpcenary estate, held in severalty.
- bhōg-lagānā* : Offering food to a deity.
- bhūmī (zamin; dharti)* : Land; soil; earth.
- bījak* : An invoice; a unit of shares in futures trade (one bijak = four tones).
- bikawāl* : Seller.
- bōlī* : Bid; dialect.
- burī-najar* : Evil-eye.
- chandā* : Donation; fees.
- chittā* : Balance-sheet.
- chholā* : Suugarcane harvesting worker.
- dakshinā* : Remuneration of a Hindu priest for his ritual performance service.
- dān* : Religious gifts; donation for charity work.

dalāl : Tout; broker; go-between between traders
or between buyers and sellers.

devatā : A godling.

dharma : Religion; faith; justice; duty; righteousness.

dharmadā : Endowment; charity-donation.

dharmasālā : A hospice; pilgrims' rest house.

dhan : Money; wealth.

divāliyā : Bankrupt; an insolvent.

disāsual : Any inauspicious planetary conjunction for
bidding departure from or journey to certain
directions on particular days.

doāb : Basin formed by Ganga and Yamuna rivers.

do-fasalī : Double-crop in the course of a year.

gaddi : A pillow; a large sitting pad or throne; the
sitting place of a trader usually covered by a
white sheet.

Gaṇesh : God of wisdom, auspicious beginnings and the
remover of obstacles.

ganwār : A villager; stupid or rustic person (used only
by town residents).

got (gotra) : Exogamous "clan".

guṇa : Quality; trait.

guṛ : Jaggery or cakes of unrefined sugar.

hālī : Contracted farm labour (from hal = plough).

hānī : Loss.

hindi-mundī : A script in which business correspondence
and ledgers are kept by traders.

hissāb-kitāb : Accountancy-work.

hundī : An indigenous bill of exchange.

ilakā : Region or territory.

izzat : Prestige.

jagīr : A military land grant.

jajmān : "Scrificer": patron of Brhaman prists and service castes injajmani system of ritual exchanges.

janam-kundlī : Birth-horoscope.

kachchā : Anything unripe or boiled or baked food; non-solid; rough; opposite of pakka.

kām : Work; job, occupation; function; performance.

kanjūs : A miser.

karma : Deed; action; any religious action or rites; fate.

khandṣārī : Unrefind sugar.

khariḥ : Autumn crops or harvest.

khādar : A law-lying land near the bank of a river.

khāp : A clan area.

khurāk : Diet.

kisāns : Agriculturalist.

Ksatriya : A warrior caste person.

kunbā (kutumb) : Lineage of any depth; sometimes refers to extended family.

lābh : Profit.

Lakshmi : The goddess of wealth and prosperity.

lāvā : Wheat harvesting labourers.

liwāl : Buyer.

lambardār (nambardār) : During colonial period a village headman or a person responsible for turing over revenue collections to the government; a labour-contractor in the mandi.

mālguzārī : Land-revenue.

mandī : A wholesale market place.

mantra : Ritually efficacious speech.

mandāḍiyā : A bidder who bids for low prices (from manda=low price).

mazdūr (mazdōr) : Wage-labourer.
muhūrat : A ritual for beginning a new work.
munīm : A trader's clerk cum-cashier.
mohandī-laganā : To heap produce in a pile in front of an arhat.
palledārs : Grain-porter.
pakkā : Opposite of kachcha; anything ripe or finished; in food anything friend; solid.
paṇḍit : Priest; a term of address for Brahmans.
parganā : Administrative and revenue sub-division of a tehsil.
paith : Periodic market.
pavitra (śuddh) : Pure.
pāp : Sin; evil.
phaslānā : Payment or share given by kisans to service castes in jajmani relationships.
phatakā (saṭṭā) : Futures trade.
prasād : A form of grace; food consecrated by being offered to a deity.
pūnji : Capital.
pūjā (n) : Worship of a deity.
pujāpā : Offered items to a deity which are given later to a appropriate recipient.
rabī : Spring harvest or crops.
rās : A grain pile in the field.
riṣṭadār : Relative through a marriage tie.
sādhī : Wheat harvest.
sāvanī : Rice harvest.
sālānā-cheṭṭā : Annual balance-sheet.
sajadār (dari) : Partner (ship).
śubh : Auspicious.

takuatvar: Strong; healthy.

tahsīl : Administrate and revenue sub-sivision of a district.

tayārī kā saudā: Trade agreement for ready stock.

tajaḍiyā : A bull in trade or futures trade.

tirthyātrā : Pilgrimage.

udar-danā : Selling by credit.

vyāpār (ri) : Trade (trader).

yantra : Mystical diagram or amulet; a machine.

ziād : Summer crops or harvest.

zamīndār : Landlord; during colonial period a large landowner and contractor for the government land revenue.